

Table I.A.1(2009) Number of private-sector establishments by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 6,536,034 | 3,793,267 | 786,079 | 520,905 | 451,086 | 984,697 | 4,878,345 | 1,657,689 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 179,587 | 148,696 | 19,837 | 6,608 | 2,500 * | 1,946 | 172,884 | 6,703 |
| Mining and manufacturing | 289,833 | 137,124 | 50,075 | 47,162 | 26,104 | 29,368 | 212,422 | 77,411 |
| Construction | 596,607 | 461,271 | 77,259 | 39,309 | 12,728 | 6,041 | 562,473 | 34,135 |
| Utilities and transp. | 160,410 | 81,584 | 19,203 | 11,943 | 12,672 | 35,008 | 108,571 | 51,839 |
| Wholesale trade | 371,241 | 200,711 | 47,820 | 38,385 | 37,424 | 46,901 | 267,033 | 104,208 |
| Fin. svcs. and real estate | 809,587 | 391,115 | 48,597 | 49,988 | 84,453 | 235,435 | 465,441 | 344,147 |
| Retail trade | 920,087 | 436,562 | 94,388 | 54,722 | 58,703 | 275,712 | 562,201 | 357,885 |
| Professional services | 1,570,726 | 971,727 | 190,333 | 125,440 | 123,337 | 159,889 | 1,233,484 | 337,242 |
| Other services | 1,637,955 | 964,479 | 238,565 | 147,348 | 93,165 | 194,398 | 1,293,836 | 344,119 |
| Ownership | | | | | | | | |
| For profit, incorporated | 4,458,141 | 2,371,014 | 565,451 | 376,741 | 305,212 | 839,721 | 3,153,225 | 1,304,916 |
| For profit, unincorporated | 1,567,044 | 1,164,793 | 156,036 | 81,573 | 55,674 | 108,969 | 1,368,513 | 198,531 |
| Nonprofit | 510,850 | 257,460 | 64,592 | 62,590 | 90,200 | 36,007 | 356,607 | 154,242 |
| Age of firm | | | | | | | | |
| Less than 5 years | 860,379 | 691,205 | 101,632 | 41,059 | 13,853 | 12,631 | 819,274 | 41,105 |
| 5-9 years | 896,210 | 673,494 | 119,464 | 62,917 | 27,993 | 12,343 | 834,992 | 61,218 |
| 10-19 years | 1,409,414 | 967,462 | 200,861 | 110,871 | 68,955 | 61,266 | 1,234,078 | 175,337 |
| 20 or more years | 3,370,030 | 1,461,106 | 364,123 | 306,058 | 340,285 | 898,458 | 1,990,001 | 1,380,029 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,637,376 | 18,948 | 62,991 | 182,241 | 390,042 | 983,154 | 159,856 | 1,477,520 |
| 1 location only | 4,898,658 | 3,774,320 | 723,087 | 338,664 | 61,044 | 1,543 | 4,718,489 | 180,168 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 927,046 | 677,960 | 101,391 | 53,231 | 34,497 | 59,967 | 814,873 | 112,173 |
| 25-49 % | 474,861 | 243,644 | 64,890 | 41,737 | 34,033 | 90,556 | 331,328 | 143,533 |
| 50-74 % | 1,044,787 | 608,551 | 123,667 | 69,558 | 56,499 | 186,512 | 771,557 | 273,230 |
| 75% or more | 4,089,340 | 2,263,112 | 496,131 | 356,378 | 326,058 | 647,662 | 2,960,587 | 1,128,753 |
| Union presence | | | | | | | | |
| No union employees | 5,931,843 | 3,639,898 | 745,785 | 486,144 | 408,007 | 652,009 | 4,666,998 | 1,264,845 |
| Has union employees | 351,834 | 93,449 | 25,853 | 25,269 | 23,666 | 183,597 | 131,843 | 219,990 |
| Unknown | 252,357 | 59,921 | 14,441 | 9,491 | 19,413 | 149,092 | 79,504 | 172,853 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 2,220,445 | 1,283,347 | 250,771 | 159,240 | 153,287 | 373,800 | 1,628,162 | 592,283 |
| Less than 50% low wage | 4,315,589 | 2,509,921 | 535,307 | 361,664 | 297,799 | 610,897 | 3,250,183 | 1,065,406 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.A.1(2009) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 21,727 | 21,534 | 5,603 | 9,853 | 6,358 | 12,076 | 17,573 | 10,781 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 9,907 | 9,543 | 2,843 | 1,900 | 774 * | 560 | 9,291 | 965 |
| Mining and manufacturing | 6,121 | 5,050 | 4,020 | 2,193 | 1,225 | 1,228 | 6,588 | 1,672 |
| Construction | 11,143 | 12,487 | 2,313 | 2,470 | 1,426 | 1,180 | 12,453 | 2,276 |
| Utilities and transp. | 4,275 | 3,108 | 1,598 | 1,129 | 951 | 1,764 | 4,030 | 2,100 |
| Wholesale trade | 5,585 | 4,366 | 3,640 | 3,451 | 1,842 | 2,225 | 6,627 | 3,224 |
| Fin. svcs. and real estate | 16,961 | 9,406 | 4,619 | 2,976 | 1,901 | 9,472 | 11,755 | 8,200 |
| Retail trade | 14,025 | 12,336 | 4,383 | 3,908 | 3,151 | 7,881 | 11,855 | 7,577 |
| Professional services | 9,379 | 9,755 | 4,543 | 3,888 | 2,177 | 5,467 | 8,737 | 7,908 |
| Other services | 15,663 | 8,937 | 5,993 | 4,430 | 4,586 | 7,584 | 12,346 | 6,704 |
| Ownership | | | | | | | | |
| For profit, incorporated | 35,339 | 22,501 | 6,730 | 7,875 | 7,025 | 14,505 | 24,364 | 14,883 |
| For profit, unincorporated | 22,410 | 17,852 | 5,130 | 2,542 | 2,649 | 6,311 | 17,841 | 7,150 |
| Nonprofit | 14,081 | 10,227 | 2,388 | 3,930 | 3,400 | 1,697 | 13,840 | 4,198 |
| Age of firm | | | | | | | | |
| Less than 5 years | 21,742 | 19,149 | 10,174 | 3,261 | 1,915 | 1,299 | 21,484 | 2,615 |
| 5-9 years | 9,807 | 10,318 | 7,347 | 2,846 | 1,961 | 1,630 | 8,321 | 3,162 |
| 10-19 years | 16,369 | 13,844 | 7,912 | 4,869 | 2,801 | 3,756 | 15,180 | 6,199 |
| 20 or more years | 20,138 | 19,047 | 7,491 | 7,643 | 5,492 | 11,675 | 16,739 | 11,655 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 8,426 | 1,451 | 4,908 | 6,165 | 5,226 | 12,069 | 4,203 | 9,310 |
| 1 location only | 18,132 | 22,347 | 6,886 | 7,094 | 2,875 | 286 | 18,799 | 4,558 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 26,750 | 27,927 | 3,124 | 3,629 | 2,262 | 3,353 | 26,375 | 3,247 |
| 25-49 % | 16,438 | 12,065 | 5,521 | 2,748 | 1,438 | 6,497 | 14,097 | 7,055 |
| 50-74 % | 18,654 | 17,582 | 5,271 | 3,644 | 4,338 | 8,698 | 22,805 | 7,808 |
| 75% or more | 26,847 | 21,681 | 7,945 | 9,248 | 6,065 | 12,597 | 22,238 | 12,431 |
| Union presence | | | | | | | | |
| No union employees | 22,312 | 21,137 | 4,309 | 9,743 | 5,487 | 13,966 | 15,740 | 13,544 |
| Has union employees | 9,014 | 5,507 | 3,061 | 1,461 | 1,021 | 8,474 | 6,070 | 7,740 |
| Unknown | 9,589 | 6,328 | 1,602 | 1,358 | 1,979 | 5,966 | 6,358 | 6,757 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 18,306 | 21,444 | 8,713 | 3,839 | 4,814 | 10,742 | 19,520 | 11,598 |
| Less than 50% low wage | 31,086 | 31,462 | 10,733 | 7,570 | 4,754 | 8,015 | 26,253 | 8,815 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.A.1.a(2009) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 6,536,034 | 58.0% | 12.0% | 8.0% | 6.9% | 15.1% | 74.6% | 25.4% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 179,587 | 82.8% | 11.0% | 3.7% | 1.4% * | 1.1% | 96.3% | 3.7% |
| Mining and manufacturing | 289,833 | 47.3% | 17.3% | 16.3% | 9.0% | 10.1% | 73.3% | 26.7% |
| Construction | 596,607 | 77.3% | 12.9% | 6.6% | 2.1% | 1.0% | 94.3% | 5.7% |
| Utilities and transp. | 160,410 | 50.9% | 12.0% | 7.4% | 7.9% | 21.8% | 67.7% | 32.3% |
| Wholesale trade | 371,241 | 54.1% | 12.9% | 10.3% | 10.1% | 12.6% | 71.9% | 28.1% |
| Fin. svcs. and real estate | 809,587 | 48.3% | 6.0% | 6.2% | 10.4% | 29.1% | 57.5% | 42.5% |
| Retail trade | 920,087 | 47.4% | 10.3% | 5.9% | 6.4% | 30.0% | 61.1% | 38.9% |
| Professional services | 1,570,726 | 61.9% | 12.1% | 8.0% | 7.9% | 10.2% | 78.5% | 21.5% |
| Other services | 1,637,955 | 58.9% | 14.6% | 9.0% | 5.7% | 11.9% | 79.0% | 21.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 4,458,141 | 53.2% | 12.7% | 8.5% | 6.8% | 18.8% | 70.7% | 29.3% |
| For profit, unincorporated | 1,567,044 | 74.3% | 10.0% | 5.2% | 3.6% | 7.0% | 87.3% | 12.7% |
| Nonprofit | 510,850 | 50.4% | 12.6% | 12.3% | 17.7% | 7.0% | 69.8% | 30.2% |
| Age of firm | | | | | | | | |
| Less than 5 years | 860,379 | 80.3% | 11.8% | 4.8% | 1.6% | 1.5% | 95.2% | 4.8% |
| 5-9 years | 896,210 | 75.1% | 13.3% | 7.0% | 3.1% | 1.4% | 93.2% | 6.8% |
| 10-19 years | 1,409,414 | 68.6% | 14.3% | 7.9% | 4.9% | 4.3% | 87.6% | 12.4% |
| 20 or more years | 3,370,030 | 43.4% | 10.8% | 9.1% | 10.1% | 26.7% | 59.0% | 41.0% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,637,376 | 1.2% | 3.8% | 11.1% | 23.8% | 60.0% | 9.8% | 90.2% |
| 1 location only | 4,898,658 | 77.0% | 14.8% | 6.9% | 1.2% | 0.0% | 96.3% | 3.7% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 927,046 | 73.1% | 10.9% | 5.7% | 3.7% | 6.5% | 87.9% | 12.1% |
| 25-49 % | 474,861 | 51.3% | 13.7% | 8.8% | 7.2% | 19.1% | 69.8% | 30.2% |
| 50-74 % | 1,044,787 | 58.2% | 11.8% | 6.7% | 5.4% | 17.9% | 73.8% | 26.2% |
| 75% or more | 4,089,340 | 55.3% | 12.1% | 8.7% | 8.0% | 15.8% | 72.4% | 27.6% |
| Union presence | | | | | | | | |
| No union employees | 5,931,843 | 61.4% | 12.6% | 8.2% | 6.9% | 11.0% | 78.7% | 21.3% |
| Has union employees | 351,834 | 26.6% | 7.3% | 7.2% | 6.7% | 52.2% | 37.5% | 62.5% |
| Unknown | 252,357 | 23.7% | 5.7% | 3.8% | 7.7% | 59.1% | 31.5% | 68.5% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 2,220,445 | 57.8% | 11.3% | 7.2% | 6.9% | 16.8% | 73.3% | 26.7% |
| Less than 50% low wage | 4,315,589 | 58.2% | 12.4% | 8.4% | 6.9% | 14.2% | 75.3% | 24.7% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.A.1.a(2009) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 21,727 | 0.18% | 0.10% | 0.16% | 0.10% | 0.17% | 0.13% | 0.13% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 9,907 | 2.19% | 1.67% | 0.97% | 0.46% * | 0.28% | 0.42% | 0.42% |
| Mining and manufacturing | 6,121 | 1.18% | 1.23% | 0.92% | 0.33% | 0.46% | 0.85% | 0.85% |
| Construction | 11,143 | 0.75% | 0.49% | 0.42% | 0.26% | 0.21% | 0.45% | 0.45% |
| Utilities and transp. | 4,275 | 1.33% | 0.80% | 0.70% | 0.68% | 0.91% | 1.28% | 1.28% |
| Wholesale trade | 5,585 | 0.85% | 0.94% | 0.82% | 0.58% | 0.65% | 1.00% | 1.00% |
| Fin. svcs. and real estate | 16,961 | 0.73% | 0.54% | 0.38% | 0.37% | 0.78% | 0.65% | 0.65% |
| Retail trade | 14,025 | 0.90% | 0.54% | 0.41% | 0.36% | 0.75% | 0.69% | 0.69% |
| Professional services | 9,379 | 0.45% | 0.29% | 0.25% | 0.15% | 0.33% | 0.45% | 0.45% |
| Other services | 15,663 | 0.36% | 0.30% | 0.29% | 0.28% | 0.39% | 0.32% | 0.32% |
| Ownership | | | | | | | | |
| For profit, incorporated | 35,339 | 0.15% | 0.15% | 0.20% | 0.15% | 0.24% | 0.19% | 0.19% |
| For profit, unincorporated | 22,410 | 0.46% | 0.32% | 0.18% | 0.16% | 0.34% | 0.35% | 0.35% |
| Nonprofit | 14,081 | 0.91% | 0.32% | 0.64% | 0.63% | 0.40% | 1.03% | 1.03% |
| Age of firm | | | | | | | | |
| Less than 5 years | 21,742 | 1.11% | 1.08% | 0.33% | 0.21% | 0.17% | 0.31% | 0.31% |
| 5-9 years | 9,807 | 0.85% | 0.81% | 0.30% | 0.21% | 0.18% | 0.31% | 0.31% |
| 10-19 years | 16,369 | 0.44% | 0.53% | 0.37% | 0.18% | 0.26% | 0.41% | 0.41% |
| 20 or more years | 20,138 | 0.39% | 0.24% | 0.23% | 0.17% | 0.32% | 0.29% | 0.29% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 8,426 | 0.09% | 0.29% | 0.42% | 0.37% | 0.49% | 0.26% | 0.26% |
| 1 location only | 18,132 | 0.21% | 0.15% | 0.16% | 0.06% | 0.01% | 0.09% | 0.09% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 26,750 | 1.10% | 0.55% | 0.49% | 0.25% | 0.39% | 0.46% | 0.46% |
| 25-49 % | 16,438 | 1.27% | 1.12% | 0.54% | 0.35% | 1.17% | 1.27% | 1.27% |
| 50-74 % | 18,654 | 0.77% | 0.37% | 0.34% | 0.42% | 0.97% | 0.99% | 0.99% |
| 75% or more | 26,847 | 0.31% | 0.19% | 0.23% | 0.17% | 0.26% | 0.25% | 0.25% |
| Union presence | | | | | | | | |
| No union employees | 22,312 | 0.18% | 0.11% | 0.18% | 0.10% | 0.21% | 0.18% | 0.18% |
| Has union employees | 9,014 | 1.26% | 0.87% | 0.52% | 0.38% | 1.74% | 1.51% | 1.51% |
| Unknown | 9,589 | 2.08% | 0.74% | 0.55% | 0.79% | 1.79% | 1.94% | 1.94% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 18,306 | 0.62% | 0.44% | 0.18% | 0.22% | 0.46% | 0.52% | 0.52% |
| Less than 50% low wage | 31,086 | 0.36% | 0.29% | 0.19% | 0.12% | 0.14% | 0.16% | 0.16% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Percents may not add to 100% because of rounding.

Table I.A.2(2009) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 55.0% | 33.6% | 62.5% | 81.6% | 94.3% | 99.2% | 41.0% | 96.2% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 26.4% | 20.6% | 39.1% | 83.1% | 68.2% | 100.0% | 24.1% | 85.7% |
| Mining and manufacturing | 67.7% | 43.0% | 79.2% | 90.4% | 97.9% | 99.8% | 56.9% | 97.2% |
| Construction | 42.3% | 31.1% | 73.5% | 87.8% | 90.1% | 100.0% | 39.3% | 92.0% |
| Utilities and transp. | 57.1% | 26.7% | 67.8% | 84.5% | 94.2% | 99.3% | 37.6% | 97.9% |
| Wholesale trade | 66.6% | 44.9% | 81.8% | 90.2% | 98.5% | 99.0% | 54.2% | 98.2% |
| Fin. svcs. and real estate | 67.8% | 39.0% | 75.7% | 90.0% | 97.4% | 98.5% | 45.6% | 97.8% |
| Retail trade | 59.1% | 25.5% | 60.4% | 84.7% | 93.0% | 99.6% | 34.4% | 97.9% |
| Professional services | 58.8% | 40.7% | 72.3% | 88.1% | 97.8% | 99.4% | 48.2% | 97.3% |
| Other services | 45.4% | 28.1% | 43.4% | 65.2% | 86.1% | 99.4% | 33.2% | 91.5% |
| Ownership | | | | | | | | |
| For profit, incorporated | 59.6% | 36.3% | 65.1% | 81.8% | 93.4% | 99.3% | 44.4% | 96.3% |
| For profit, unincorporated | 37.9% | 25.5% | 49.5% | 72.8% | 92.5% | 99.0% | 29.6% | 94.6% |
| Nonprofit | 67.5% | 45.5% | 71.0% | 91.9% | 98.2% | 99.1% | 54.5% | 97.6% |
| Age of firm | | | | | | | | |
| Less than 5 years | 27.6% | 21.5% | 40.4% | 63.7% | 77.6% | 89.0% | 25.1% | 78.4% |
| 5-9 years | 37.4% | 28.8% | 52.1% | 68.0% | 87.6% | 93.9% | 33.9% | 85.4% |
| 10-19 years | 47.9% | 35.3% | 63.3% | 76.6% | 92.2% | 95.2% | 41.9% | 90.0% |
| 20 or more years | 69.6% | 40.5% | 71.7% | 88.7% | 95.9% | 99.7% | 49.9% | 98.0% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 95.2% | 48.3% | 74.3% | 86.7% | 94.8% | 99.2% | 75.8% | 97.3% |
| 1 location only | 41.6% | 33.6% | 61.5% | 78.9% | 91.1% | 97.6% | 39.8% | 87.3% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 21.0% | 10.1% | 21.4% | 40.3% | 77.0% | 93.7% | 12.7% | 80.8% |
| 25-49 % | 54.0% | 30.4% | 51.0% | 68.1% | 90.4% | 99.6% | 36.8% | 93.8% |
| 50-74 % | 52.8% | 32.2% | 51.5% | 78.7% | 92.4% | 99.4% | 37.4% | 96.3% |
| 75% or more | 63.4% | 41.4% | 75.2% | 90.0% | 96.8% | 99.7% | 50.2% | 98.1% |
| Union presence | | | | | | | | |
| No union employees | 52.2% | 33.2% | 62.2% | 81.6% | 94.3% | 98.9% | 40.5% | 95.5% |
| Has union employees | 85.9% | 55.2% | 82.7% | 92.1% | 95.8% | 99.9% | 63.7% | 99.3% |
| Unknown | 77.5% | 28.9% | 43.4% | 56.9% | 92.4% | 99.7% | 33.4% | 97.8% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 41.0% | 17.9% | 32.8% | 59.5% | 88.7% | 98.5% | 22.2% | 92.7% |
| Less than 50% low wage | 62.2% | 41.7% | 76.4% | 91.4% | 97.1% | 99.7% | 50.4% | 98.2% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2(2009) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.35% | 0.56% | 0.90% | 0.51% | 0.41% | 0.21% | 0.43% | 0.19% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.37% | 2.61% | 9.05% | 12.09% | 12.94% | 0.00% | 2.49% | 6.16% |
| Mining and manufacturing | 1.59% | 2.26% | 3.76% | 1.04% | 1.33% | 0.16% | 1.89% | 0.62% |
| Construction | 1.15% | 1.70% | 2.50% | 2.76% | 4.98% | 0.00% | 1.32% | 1.86% |
| Utilities and transp. | 2.42% | 3.35% | 5.22% | 5.13% | 2.62% | 0.30% | 3.07% | 0.64% |
| Wholesale trade | 1.33% | 2.22% | 3.35% | 2.56% | 0.75% | 0.82% | 1.73% | 0.54% |
| Fin. svcs. and real estate | 0.99% | 1.75% | 3.69% | 1.93% | 0.60% | 0.56% | 1.54% | 0.49% |
| Retail trade | 1.01% | 1.51% | 2.70% | 1.64% | 0.97% | 0.24% | 1.21% | 0.27% |
| Professional services | 0.54% | 0.99% | 1.26% | 1.29% | 0.24% | 0.25% | 0.71% | 0.29% |
| Other services | 0.80% | 1.05% | 1.31% | 1.66% | 1.29% | 0.24% | 0.75% | 0.59% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.33% | 0.42% | 1.12% | 0.50% | 0.68% | 0.23% | 0.34% | 0.28% |
| For profit, unincorporated | 0.95% | 1.18% | 1.32% | 2.77% | 1.22% | 0.32% | 1.05% | 0.49% |
| Nonprofit | 1.01% | 2.03% | 1.70% | 1.12% | 0.53% | 0.74% | 1.36% | 0.56% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.23% | 1.49% | 3.62% | 4.81% | 4.43% | 3.97% | 1.30% | 2.11% |
| 5-9 years | 0.52% | 0.91% | 2.72% | 1.80% | 2.49% | 2.25% | 0.59% | 2.26% |
| 10-19 years | 0.86% | 1.28% | 2.27% | 1.81% | 1.48% | 2.36% | 1.04% | 1.75% |
| 20 or more years | 0.49% | 1.22% | 0.90% | 0.55% | 0.39% | 0.07% | 0.76% | 0.12% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.17% | 6.33% | 2.89% | 1.16% | 0.43% | 0.21% | 1.97% | 0.19% |
| 1 location only | 0.45% | 0.57% | 0.88% | 0.63% | 1.30% | 2.20% | 0.48% | 1.02% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.68% | 0.65% | 1.75% | 3.32% | 2.57% | 2.46% | 0.52% | 2.49% |
| 25-49 % | 1.13% | 1.95% | 3.35% | 3.13% | 2.25% | 0.38% | 1.24% | 0.99% |
| 50-74 % | 0.52% | 0.81% | 2.04% | 1.96% | 1.25% | 0.32% | 0.84% | 0.55% |
| 75% or more | 0.35% | 0.70% | 1.02% | 0.47% | 0.38% | 0.10% | 0.53% | 0.19% |
| Union presence | | | | | | | | |
| No union employees | 0.38% | 0.58% | 0.92% | 0.56% | 0.43% | 0.31% | 0.45% | 0.27% |
| Has union employees | 0.92% | 3.05% | 4.55% | 2.62% | 1.67% | 0.06% | 2.26% | 0.23% |
| Unknown | 1.88% | 4.27% | 3.54% | 8.24% | 2.56% | 0.11% | 3.35% | 0.55% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.61% | 0.86% | 1.27% | 1.26% | 0.65% | 0.56% | 0.64% | 0.39% |
| Less than 50% low wage | 0.38% | 0.67% | 0.86% | 0.64% | 0.49% | 0.16% | 0.49% | 0.30% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.a(2009) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 100 employees | 100-499 employees | 500 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------------|--------------------------------|--------------------------|------------------------------|-------------------------------|-----------------------------|
| United States | 35.1% | 13.5% | 25.7% | 82.1% | 13.3% | 62.4% |
| Industry group ** | | | | | | |
| Agric., fish., forest. | 13.6% | 10.2% | 31.9% * | 64.3% | 9.4% | 43.8% |
| Mining and manufacturing | 27.2% | 12.4% | 33.2% | 84.6% | 11.9% | 51.8% |
| Construction | 20.1% | 18.3% | 19.9% | 73.4% | 18.2% | 33.4% |
| Utilities and transp. | 47.3% | 14.6% | 31.7% | 89.3% | 14.4% | 73.8% |
| Wholesale trade | 31.0% | 10.1% | 41.9% | 87.8% | 9.0% | 62.2% |
| Fin. svcs. and real estate | 46.6% | 9.4% | 29.5% | 85.2% | 8.6% | 70.5% |
| Retail trade | 53.4% | 13.5% | 26.0% | 87.4% | 13.5% | 75.5% |
| Professional services | 26.3% | 12.2% | 22.4% | 78.2% | 12.0% | 52.3% |
| Other services | 32.4% | 16.5% | 16.6% | 71.8% | 16.7% | 53.7% |
| Ownership | | | | | | |
| For profit, incorporated | 38.3% | 12.9% | 28.0% | 84.4% | 12.7% | 66.8% |
| For profit, unincorporated | 27.3% | 13.0% | 31.1% | 77.1% | 12.8% | 58.6% |
| Nonprofit | 23.6% | 18.5% | 15.8% | 54.7% | 18.1% | 30.5% |
| Age of firm | | | | | | |
| Less than 5 years | 18.4% | 15.9% | 25.9% | 51.5% | 16.4% | 31.0% |
| 5-9 years | 16.5% | 13.5% | 26.9% | 57.1% | 13.5% | 32.5% |
| 10-19 years | 18.7% | 12.3% | 23.1% | 65.6% | 12.2% | 39.9% |
| 20 or more years | 44.1% | 13.5% | 26.2% | 84.1% | 13.1% | 66.9% |
| Multi/single status | | | | | | |
| 2 or more locations | 62.8% | 12.1% | 26.6% | 82.3% | 10.5% | 67.2% |
| 1 location only | 13.8% | 13.6% | 21.2% | 33.4% | 13.4% | 18.8% |
| Percent full-time employees | | | | | | |
| Less than 25% | 34.2% | 17.9% | 17.7% | 68.0% | 18.7% | 51.9% |
| 25-49 % | 41.8% | 17.2% | 18.3% | 81.3% | 18.1% | 63.2% |
| 50-74 % | 39.8% | 13.2% | 20.9% | 86.7% | 12.7% | 69.5% |
| 75% or more | 33.5% | 12.9% | 27.9% | 82.1% | 12.6% | 61.5% |
| Union presence | | | | | | |
| No union employees | 29.3% | 12.2% | 25.2% | 79.8% | 12.0% | 56.5% |
| Has union employees | 70.7% | 36.9% | 27.0% | 92.0% | 37.4% | 83.5% |
| Unknown | 70.6% | 27.3% | 40.5% | 80.5% | 28.7% | 77.2% |
| Percent low wage employees | | | | | | |
| 50% or more low wage | 43.4% | 14.6% | 20.0% | 78.6% | 14.7% | 62.4% |
| Less than 50% low wage | 32.2% | 13.2% | 28.3% | 84.1% | 12.9% | 62.4% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.a(2009) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 100 employees | 100-499 employees | 500 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|-------------------------|-------------------|-----------------------|------------------------|----------------------|
| United States | 0.41% | 0.47% | 0.75% | 0.48% | 0.46% | 0.45% |
| Industry group ** | | | | | | |
| Agric., fish., forest. | 2.18% | 2.16% | 14.34% * | 12.22% | 2.39% | 10.87% |
| Mining and manufacturing | 0.91% | 1.17% | 4.79% | 1.71% | 1.15% | 2.30% |
| Construction | 1.35% | 1.56% | 4.72% | 5.86% | 1.61% | 3.54% |
| Utilities and transp. | 2.02% | 2.12% | 4.66% | 1.50% | 2.31% | 1.70% |
| Wholesale trade | 1.11% | 1.67% | 2.80% | 2.04% | 1.82% | 2.06% |
| Fin. svcs. and real estate | 1.08% | 1.57% | 2.05% | 0.78% | 1.23% | 0.95% |
| Retail trade | 0.92% | 1.43% | 3.67% | 0.90% | 1.47% | 1.26% |
| Professional services | 0.89% | 0.75% | 1.32% | 1.06% | 0.85% | 0.58% |
| Other services | 0.87% | 1.01% | 2.07% | 1.56% | 1.03% | 1.36% |
| Ownership | | | | | | |
| For profit, incorporated | 0.47% | 0.49% | 1.52% | 0.37% | 0.52% | 0.50% |
| For profit, unincorporated | 1.33% | 1.10% | 3.84% | 2.12% | 1.16% | 1.88% |
| Nonprofit | 1.60% | 1.53% | 1.95% | 3.10% | 1.41% | 2.21% |
| Age of firm | | | | | | |
| Less than 5 years | 1.69% | 1.85% | 5.67% | 7.09% | 1.85% | 4.21% |
| 5-9 years | 1.46% | 1.80% | 4.65% | 4.36% | 1.76% | 2.38% |
| 10-19 years | 1.01% | 0.97% | 1.38% | 2.53% | 0.85% | 1.65% |
| 20 or more years | 0.35% | 0.41% | 0.85% | 0.65% | 0.50% | 0.37% |
| Multi/single status | | | | | | |
| 2 or more locations | 0.46% | 1.26% | 0.85% | 0.48% | 1.70% | 0.46% |
| 1 location only | 0.55% | 0.57% | 2.49% | 5.95% | 0.57% | 1.22% |
| Percent full-time employees | | | | | | |
| Less than 25% | 1.91% | 1.54% | 2.86% | 3.10% | 1.85% | 2.54% |
| 25-49 % | 1.70% | 1.95% | 2.92% | 0.86% | 2.02% | 1.79% |
| 50-74 % | 1.41% | 1.11% | 1.93% | 0.94% | 1.13% | 1.16% |
| 75% or more | 0.58% | 0.57% | 1.02% | 0.59% | 0.56% | 0.67% |
| Union presence | | | | | | |
| No union employees | 0.57% | 0.46% | 0.88% | 0.64% | 0.48% | 0.79% |
| Has union employees | 1.62% | 2.55% | 4.77% | 1.05% | 2.86% | 1.44% |
| Unknown | 1.01% | 5.65% | 6.75% | 1.37% | 5.74% | 1.25% |
| Percent low wage employees | | | | | | |
| 50% or more low wage | 0.79% | 1.23% | 1.09% | 0.68% | 1.38% | 0.88% |
| Less than 50% low wage | 0.43% | 0.54% | 0.89% | 0.52% | 0.52% | 0.38% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b(2009) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 38.2% | 64.2% | 47.0% | 32.0% | 18.4% | 11.1% | 56.5% | 15.2% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 70.8% | 73.9% | 91.8% | 58.2% | . | . | 76.0% | 32.7% |
| Mining and manufacturing | 33.3% | 58.8% | 38.6% | 24.1% | . | . | 45.6% | 13.5% |
| Construction | 58.1% | 70.6% | 45.2% | 43.7% | . | . | 61.8% | 32.5% |
| Utilities and transp. | 31.6% | 52.5% | 31.4% | 30.4% | . | . | 43.3% | 22.1% |
| Wholesale trade | 45.2% | 70.9% | 52.4% | 36.5% | . | . | 62.1% | 21.2% |
| Fin. svcs. and real estate | 32.2% | 70.6% | 45.9% | 31.1% | . | . | 63.0% | 12.8% |
| Retail trade | 21.1% | 58.5% | 38.2% | 23.1% | . | . | 47.9% | 6.3% |
| Professional services | 46.0% | 63.7% | 49.3% | 35.0% | . | . | 57.8% | 24.7% |
| Other services | 36.3% | 59.1% | 49.8% | 29.8% | . | . | 53.4% | 13.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 36.0% | 64.2% | 45.8% | 30.0% | . | . | 55.5% | 14.4% |
| For profit, unincorporated | 43.2% | 61.4% | 46.2% | 32.9% | . | . | 56.8% | 13.9% |
| Nonprofit | 46.1% | 70.9% | 57.9% | 41.7% | . | . | 63.6% | 23.5% |
| Age of firm | | | | | | | | |
| Less than 5 years | 48.2% | 58.9% | 45.4% | 22.1% | . | . | 53.4% | 14.7% |
| 5-9 years | 51.1% | 63.7% | 39.2% | 34.7% | . | . | 56.1% | 23.7% |
| 10-19 years | 46.0% | 63.1% | 42.0% | 31.3% | . | . | 55.2% | 15.9% |
| 20 or more years | 33.1% | 66.3% | 51.5% | 32.8% | . | . | 58.0% | 14.8% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 15.5% | 47.5% | 39.6% | 29.8% | . | . | 36.4% | 13.8% |
| 1 location only | 55.5% | 64.3% | 47.7% | 33.3% | . | . | 57.8% | 28.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 37.6% | 68.0% | 51.1% | 36.0% | . | . | 61.4% | 10.3% |
| 25-49 % | 31.1% | 62.2% | 54.9% | 29.4% | . | . | 57.2% | 7.4% |
| 50-74 % | 35.4% | 64.6% | 46.6% | 28.5% | . | . | 57.5% | 11.2% |
| 75% or more | 39.5% | 64.0% | 46.1% | 32.6% | . | . | 55.9% | 17.5% |
| Union presence | | | | | | | | |
| No union employees | 39.4% | 63.8% | 46.6% | 30.9% | . | . | 56.1% | 13.1% |
| Has union employees | 38.6% | 72.8% | 60.9% | 49.4% | . | . | 66.9% | 27.7% |
| Unknown | 18.7% | 64.4% | 25.8% * | 36.6% * | . | . | 51.7% | 13.6% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 28.4% | 64.9% | 45.9% | 27.6% | . | . | 56.2% | 10.1% |
| Less than 50% low wage | 41.5% | 64.0% | 47.2% | 33.3% | . | . | 56.6% | 17.9% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b(2009) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.37% | 0.72% | 1.10% | 0.69% | 0.74% | 0.61% | 0.56% | 0.62% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 5.25% | 6.20% | 11.69% | 14.65% | . | . | 5.08% | 8.92% |
| Mining and manufacturing | 1.66% | 3.18% | 4.16% | 1.85% | . | . | 2.45% | 1.47% |
| Construction | 2.33% | 2.11% | 3.89% | 2.98% | . | . | 2.37% | 2.69% |
| Utilities and transp. | 1.93% | 6.56% | 7.55% | 6.35% | . | . | 4.80% | 2.81% |
| Wholesale trade | 0.56% | 1.98% | 5.24% | 3.39% | . | . | 1.14% | 1.47% |
| Fin. svcs. and real estate | 0.73% | 1.93% | 4.23% | 2.82% | . | . | 1.82% | 1.08% |
| Retail trade | 1.14% | 3.55% | 4.08% | 2.75% | . | . | 2.52% | 0.79% |
| Professional services | 0.90% | 1.12% | 2.66% | 2.08% | . | . | 1.20% | 1.11% |
| Other services | 1.10% | 2.51% | 3.45% | 1.92% | . | . | 1.41% | 0.95% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.54% | 1.01% | 1.00% | 0.80% | . | . | 0.77% | 0.69% |
| For profit, unincorporated | 0.95% | 1.24% | 3.03% | 2.92% | . | . | 1.17% | 1.33% |
| Nonprofit | 1.54% | 4.10% | 3.34% | 2.68% | . | . | 2.44% | 1.50% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.64% | 3.70% | 2.68% | 3.67% | . | . | 3.04% | 2.60% |
| 5-9 years | 1.43% | 1.54% | 4.17% | 3.67% | . | . | 1.69% | 2.85% |
| 10-19 years | 1.45% | 2.28% | 1.98% | 1.87% | . | . | 1.63% | 1.36% |
| 20 or more years | 0.41% | 0.69% | 1.49% | 1.23% | . | . | 0.62% | 0.56% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.55% | 10.78% | 2.41% | 1.38% | . | . | 2.21% | 0.59% |
| 1 location only | 0.49% | 0.73% | 1.25% | 0.92% | . | . | 0.52% | 1.12% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.89% | 3.72% | 7.94% | 6.05% | . | . | 2.09% | 1.74% |
| 25-49 % | 1.45% | 4.20% | 5.60% | 3.51% | . | . | 2.30% | 1.12% |
| 50-74 % | 1.64% | 2.18% | 3.60% | 2.32% | . | . | 2.11% | 0.92% |
| 75% or more | 0.55% | 1.07% | 1.17% | 0.70% | . | . | 0.87% | 0.74% |
| Union presence | | | | | | | | |
| No union employees | 0.32% | 0.63% | 1.23% | 0.68% | . | . | 0.52% | 0.49% |
| Has union employees | 2.00% | 3.68% | 4.09% | 4.70% | . | . | 3.01% | 1.96% |
| Unknown | 2.04% | 8.28% | 10.91% * | 12.15% * | . | . | 4.95% | 1.71% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.63% | 2.47% | 3.75% | 1.29% | . | . | 1.63% | 0.81% |
| Less than 50% low wage | 0.43% | 0.71% | 1.21% | 0.82% | . | . | 0.62% | 0.88% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(1)(2009) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 11.0% | 18.5% | 14.6% | 8.9% | 4.8% | 3.2% | 16.6% | 4.0% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 11.1% * | . | . | . | . | . | 10.3% * | 16.5% * |
| Mining and manufacturing | 9.6% | . | . | . | . | . | 12.9% | 4.2% |
| Construction | 17.2% | . | . | . | . | . | 18.7% | 6.6% * |
| Utilities and transp. | 5.3% | . | . | . | . | . | 8.9% | 2.4% * |
| Wholesale trade | 14.7% | . | . | . | . | . | 19.9% | 7.4% |
| Fin. svcs. and real estate | 8.3% | . | . | . | . | . | 18.4% | 2.0% |
| Retail trade | 7.3% | . | . | . | . | . | 18.1% | 1.3% |
| Professional services | 12.9% | . | . | . | . | . | 15.8% | 7.7% |
| Other services | 11.3% | . | . | . | . | . | 16.6% | 3.9% |
| Ownership | | | | | | | | |
| For profit, incorporated | 10.5% | . | . | . | . | . | 16.6% | 3.6% |
| For profit, unincorporated | 12.2% | . | . | . | . | . | 15.7% | 4.4% |
| Nonprofit | 13.4% | . | . | . | . | . | 18.5% | 6.8% |
| Age of firm | | | | | | | | |
| Less than 5 years | 14.2% | . | . | . | . | . | 16.2% | 1.0% * |
| 5-9 years | 14.1% | . | . | . | . | . | 15.7% | 5.5% |
| 10-19 years | 14.0% | . | . | . | . | . | 16.8% | 4.7% |
| 20 or more years | 9.4% | . | . | . | . | . | 16.9% | 3.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 4.0% | . | . | . | . | . | 9.4% | 3.6% |
| 1 location only | 16.4% | . | . | . | . | . | 17.1% | 7.8% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 11.2% | . | . | . | . | . | 17.5% | 4.0% * |
| 25-49 % | 8.3% | . | . | . | . | . | 15.3% | 1.9% * |
| 50-74 % | 11.3% | . | . | . | . | . | 19.1% | 2.6% |
| 75% or more | 11.2% | . | . | . | . | . | 16.2% | 4.6% |
| Union presence | | | | | | | | |
| No union employees | 11.2% | . | . | . | . | . | 16.6% | 2.9% |
| Has union employees | 13.2% | . | . | . | . | . | 18.6% | 11.2% |
| Unknown | 4.7% | . | . | . | . | . | 16.6% * | 2.9% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 8.9% | . | . | . | . | . | 18.0% | 2.9% |
| Less than 50% low wage | 11.8% | . | . | . | . | . | 16.3% | 4.6% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(1)(2009) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.37% | 0.83% | 1.22% | 0.45% | 0.43% | 0.26% | 0.80% | 0.25% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.40% * | . | . | . | . | . | 3.15% * | 6.71% * |
| Mining and manufacturing | 1.17% | . | . | . | . | . | 1.62% | 1.01% |
| Construction | 2.14% | . | . | . | . | . | 2.27% | 2.11% * |
| Utilities and transp. | 1.03% | . | . | . | . | . | 2.36% | 1.13% * |
| Wholesale trade | 1.38% | . | . | . | . | . | 1.95% | 1.36% |
| Fin. svcs. and real estate | 0.60% | . | . | . | . | . | 1.54% | 0.41% |
| Retail trade | 0.38% | . | . | . | . | . | 0.97% | 0.17% |
| Professional services | 0.67% | . | . | . | . | . | 1.01% | 0.84% |
| Other services | 0.92% | . | . | . | . | . | 1.54% | 0.47% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.44% | . | . | . | . | . | 1.02% | 0.37% |
| For profit, unincorporated | 0.50% | . | . | . | . | . | 0.80% | 0.76% |
| Nonprofit | 0.98% | . | . | . | . | . | 2.03% | 1.06% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.14% | . | . | . | . | . | 1.29% | 0.45% * |
| 5-9 years | 1.17% | . | . | . | . | . | 1.40% | 1.29% |
| 10-19 years | 1.20% | . | . | . | . | . | 1.67% | 0.66% |
| 20 or more years | 0.38% | . | . | . | . | . | 1.00% | 0.25% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.22% | . | . | . | . | . | 1.40% | 0.23% |
| 1 location only | 0.78% | . | . | . | . | . | 0.85% | 0.60% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.19% | . | . | . | . | . | 1.66% | 1.26% * |
| 25-49 % | 1.12% | . | . | . | . | . | 2.30% | 0.60% * |
| 50-74 % | 0.54% | . | . | . | . | . | 1.03% | 0.41% |
| 75% or more | 0.38% | . | . | . | . | . | 0.87% | 0.39% |
| Union presence | | | | | | | | |
| No union employees | 0.48% | . | . | . | . | . | 0.83% | 0.23% |
| Has union employees | 1.50% | . | . | . | . | . | 3.09% | 1.17% |
| Unknown | 0.93% | . | . | . | . | . | 5.85% * | 0.42% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.62% | . | . | . | . | . | 1.82% | 0.31% |
| Less than 50% low wage | 0.43% | . | . | . | . | . | 0.87% | 0.43% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(2)(2009) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 23.2% | 35.7% | 28.3% | 22.0% | 13.2% | 9.2% | 32.3% | 11.8% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 39.0% | . | . | . | . | . | 42.7% | 12.0% * |
| Mining and manufacturing | 20.8% | . | . | . | . | . | 27.9% | 9.3% |
| Construction | 35.5% | . | . | . | . | . | 36.8% | 26.7% |
| Utilities and transp. | 23.7% | . | . | . | . | . | 27.5% | 20.7% |
| Wholesale trade | 25.6% | . | . | . | . | . | 34.3% | 13.4% |
| Fin. svcs. and real estate | 19.6% | . | . | . | . | . | 33.5% | 10.8% |
| Retail trade | 11.2% | . | . | . | . | . | 22.4% | 5.0% |
| Professional services | 30.0% | . | . | . | . | . | 35.2% | 20.4% |
| Other services | 20.9% | . | . | . | . | . | 29.9% | 8.5% |
| Ownership | | | | | | | | |
| For profit, incorporated | 21.9% | . | . | . | . | . | 31.3% | 11.4% |
| For profit, unincorporated | 26.0% | . | . | . | . | . | 33.0% | 10.9% |
| Nonprofit | 28.6% | . | . | . | . | . | 38.1% | 16.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 27.6% | . | . | . | . | . | 30.1% | 11.8% |
| 5-9 years | 31.2% | . | . | . | . | . | 33.5% | 18.5% |
| 10-19 years | 27.9% | . | . | . | . | . | 33.0% | 11.1% |
| 20 or more years | 20.3% | . | . | . | . | . | 32.1% | 11.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 11.9% | . | . | . | . | . | 24.7% | 10.8% |
| 1 location only | 31.9% | . | . | . | . | . | 32.8% | 20.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 22.0% | . | . | . | . | . | 35.7% | 6.4% |
| 25-49 % | 18.6% | . | . | . | . | . | 33.4% | 5.2% |
| 50-74 % | 19.3% | . | . | . | . | . | 29.2% | 8.5% |
| 75% or more | 24.6% | . | . | . | . | . | 32.6% | 13.8% |
| Union presence | | | | | | | | |
| No union employees | 23.5% | . | . | . | . | . | 32.1% | 10.0% |
| Has union employees | 26.9% | . | . | . | . | . | 38.0% | 22.6% |
| Unknown | 13.3% | . | . | . | . | . | 29.7% | 10.7% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 15.2% | . | . | . | . | . | 27.8% | 6.9% |
| Less than 50% low wage | 25.9% | . | . | . | . | . | 33.3% | 14.4% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(2)(2009) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.50% | 1.01% | 0.95% | 0.70% | 0.57% | 0.55% | 0.67% | 0.52% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 6.14% | . | . | . | . | . | 6.52% | 6.29% * |
| Mining and manufacturing | 1.57% | . | . | . | . | . | 2.21% | 1.14% |
| Construction | 1.98% | . | . | . | . | . | 2.23% | 1.73% |
| Utilities and transp. | 1.63% | . | . | . | . | . | 3.63% | 2.83% |
| Wholesale trade | 1.60% | . | . | . | . | . | 2.61% | 1.58% |
| Fin. svcs. and real estate | 0.68% | . | . | . | . | . | 0.65% | 1.03% |
| Retail trade | 0.90% | . | . | . | . | . | 2.08% | 0.77% |
| Professional services | 0.88% | . | . | . | . | . | 1.08% | 1.22% |
| Other services | 1.12% | . | . | . | . | . | 1.75% | 1.08% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.68% | . | . | . | . | . | 0.95% | 0.56% |
| For profit, unincorporated | 1.36% | . | . | . | . | . | 1.88% | 1.14% |
| Nonprofit | 1.19% | . | . | . | . | . | 2.32% | 1.27% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.47% | . | . | . | . | . | 2.84% | 2.63% |
| 5-9 years | 1.66% | . | . | . | . | . | 1.99% | 3.07% |
| 10-19 years | 1.65% | . | . | . | . | . | 1.81% | 1.15% |
| 20 or more years | 0.42% | . | . | . | . | . | 0.63% | 0.48% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.45% | . | . | . | . | . | 2.38% | 0.51% |
| 1 location only | 0.69% | . | . | . | . | . | 0.75% | 1.34% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.53% | . | . | . | . | . | 2.49% | 0.99% |
| 25-49 % | 1.11% | . | . | . | . | . | 2.51% | 0.86% |
| 50-74 % | 1.73% | . | . | . | . | . | 2.38% | 0.85% |
| 75% or more | 0.51% | . | . | . | . | . | 0.65% | 0.60% |
| Union presence | | | | | | | | |
| No union employees | 0.47% | . | . | . | . | . | 0.65% | 0.46% |
| Has union employees | 1.24% | . | . | . | . | . | 2.98% | 1.83% |
| Unknown | 1.32% | . | . | . | . | . | 6.10% | 1.54% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.69% | . | . | . | . | . | 1.27% | 0.66% |
| Less than 50% low wage | 0.62% | . | . | . | . | . | 0.67% | 0.75% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(3)(2009) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 5.7% | 11.8% | 6.7% | 2.9% | 1.6% | 0.3% | 9.6% | 0.9% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 21.1% | . | . | . | . | . | 23.5% | . |
| Mining and manufacturing | 3.8% | . | . | . | . | . | 5.6% | . |
| Construction | 8.6% | . | . | . | . | . | 9.5% | . |
| Utilities and transp. | 3.2% | . | . | . | . | . | 7.1% | . |
| Wholesale trade | 5.5% | . | . | . | . | . | 8.7% | . |
| Fin. svs. and real estate | 5.7% | . | . | . | . | . | 13.7% | . |
| Retail trade | 3.4% | . | . | . | . | . | 8.6% | . |
| Professional services | 6.3% | . | . | . | . | . | 9.1% | . |
| Other services | 5.6% | . | . | . | . | . | 8.9% | . |
| Ownership | | | | | | | | |
| For profit, incorporated | 5.3% | . | . | . | . | . | 9.3% | . |
| For profit, unincorporated | 7.5% | . | . | . | . | . | 10.3% | . |
| Nonprofit | 6.1% | . | . | . | . | . | 9.8% | . |
| Age of firm | | | | | | | | |
| Less than 5 years | 7.6% | . | . | . | . | . | 8.5% | . |
| 5-9 years | 8.1% | . | . | . | . | . | 9.3% | . |
| 10-19 years | 6.1% | . | . | . | . | . | 7.6% | . |
| 20 or more years | 5.1% | . | . | . | . | . | 10.9% | . |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.1% | . | . | . | . | . | 4.2% | . |
| 1 location only | 9.3% | . | . | . | . | . | 9.9% | . |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5.8% | . | . | . | . | . | 10.0% | . |
| 25-49 % | 5.1% | . | . | . | . | . | 9.8% | . |
| 50-74 % | 6.4% | . | . | . | . | . | 11.9% | . |
| 75% or more | 5.6% | . | . | . | . | . | 9.1% | . |
| Union presence | | | | | | | | |
| No union employees | 6.1% | . | . | . | . | . | 9.3% | . |
| Has union employees | 4.6% | . | . | . | . | . | 14.7% | . |
| Unknown | 1.7% * | . | . | . | . | . | 11.1% * | . |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 5.1% | . | . | . | . | . | 11.7% | . |
| Less than 50% low wage | 5.9% | . | . | . | . | . | 9.1% | . |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(3)(2009) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.20% | 0.61% | 0.71% | 0.40% | 0.19% | 0.06% | 0.30% | 0.06% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.70% | . | . | . | . | . | 4.15% | . |
| Mining and manufacturing | 0.64% | . | . | . | . | . | 1.05% | . |
| Construction | 1.21% | . | . | . | . | . | 1.46% | . |
| Utilities and transp. | 0.86% | . | . | . | . | . | 1.80% | . |
| Wholesale trade | 1.02% | . | . | . | . | . | 1.74% | . |
| Fin. svcs. and real estate | 0.49% | . | . | . | . | . | 1.10% | . |
| Retail trade | 0.51% | . | . | . | . | . | 1.16% | . |
| Professional services | 0.47% | . | . | . | . | . | 0.70% | . |
| Other services | 0.54% | . | . | . | . | . | 0.89% | . |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.33% | . | . | . | . | . | 0.57% | . |
| For profit, unincorporated | 0.62% | . | . | . | . | . | 0.97% | . |
| Nonprofit | 0.99% | . | . | . | . | . | 1.52% | . |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.23% | . | . | . | . | . | 1.42% | . |
| 5-9 years | 0.99% | . | . | . | . | . | 1.14% | . |
| 10-19 years | 0.52% | . | . | . | . | . | 0.63% | . |
| 20 or more years | 0.20% | . | . | . | . | . | 0.45% | . |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.07% | . | . | . | . | . | 0.96% | . |
| 1 location only | 0.32% | . | . | . | . | . | 0.35% | . |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.27% | . | . | . | . | . | 2.72% | . |
| 25-49 % | 0.95% | . | . | . | . | . | 1.98% | . |
| 50-74 % | 0.60% | . | . | . | . | . | 0.97% | . |
| 75% or more | 0.26% | . | . | . | . | . | 0.39% | . |
| Union presence | | | | | | | | |
| No union employees | 0.20% | . | . | . | . | . | 0.26% | . |
| Has union employees | 0.73% | . | . | . | . | . | 2.89% | . |
| Unknown | 0.62% * | . | . | . | . | . | 5.24% * | . |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.49% | . | . | . | . | . | 1.14% | . |
| Less than 50% low wage | 0.23% | . | . | . | . | . | 0.34% | . |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c(2009) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 19.9% | 35.7% | 26.0% | 12.0% | 5.2% | 6.0% | 30.8% | 6.3% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 42.2% | 40.6% | 74.9% | . | . | . | 46.1% | . |
| Mining and manufacturing | 19.4% | 40.7% | 20.0% | . | . | . | 27.6% | . |
| Construction | 35.0% | 43.7% | 26.0% | . | . | . | 37.2% | . |
| Utilities and transp. | 17.7% | 35.4% | 15.3% * | . | . | . | 26.1% | . |
| Wholesale trade | 25.8% | 43.5% | 28.6% | . | . | . | 36.5% | . |
| Fin. svcs. and real estate | 13.4% | 31.5% | 27.7% | . | . | . | 28.9% | . |
| Retail trade | 10.9% | 31.3% | 23.0% | . | . | . | 26.0% | . |
| Professional services | 23.1% | 33.8% | 24.1% | . | . | . | 29.4% | . |
| Other services | 19.1% | 34.1% | 28.3% | . | . | . | 30.2% | . |
| Ownership | | | | | | | | |
| For profit, incorporated | 19.0% | 36.2% | 24.7% | . | . | . | 30.4% | . |
| For profit, unincorporated | 22.2% | 31.8% | 26.9% | . | . | . | 29.6% | . |
| Nonprofit | 22.5% | 41.9% | 34.7% | . | . | . | 35.7% | . |
| Age of firm | | | | | | | | |
| Less than 5 years | 25.2% | 32.4% | 23.1% | . | . | . | 28.6% | . |
| 5-9 years | 27.3% | 36.5% | 22.7% | . | . | . | 31.1% | . |
| 10-19 years | 24.9% | 35.7% | 21.9% | . | . | . | 30.8% | . |
| 20 or more years | 16.9% | 36.3% | 29.1% | . | . | . | 31.1% | . |
| Multi/single status | | | | | | | | |
| 2 or more locations | 6.5% | 34.3% | 19.1% | . | . | . | 16.4% | . |
| 1 location only | 30.1% | 35.7% | 26.7% | . | . | . | 31.7% | . |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 19.6% | 37.6% | 34.7% | . | . | . | 34.5% | . |
| 25-49 % | 16.3% | 34.2% | 28.6% | . | . | . | 30.5% | . |
| 50-74 % | 18.3% | 35.5% | 29.1% | . | . | . | 31.9% | . |
| 75% or more | 20.6% | 35.7% | 24.7% | . | . | . | 30.3% | . |
| Union presence | | | | | | | | |
| No union employees | 19.5% | 34.6% | 24.8% | . | . | . | 29.6% | . |
| Has union employees | 29.5% | 55.0% | 52.9% | . | . | . | 52.3% | . |
| Unknown | 11.1% | 53.6% | 22.5% * | . | . | . | 41.8% | . |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 13.8% | 34.6% | 26.1% | . | . | . | 29.6% | . |
| Less than 50% low wage | 21.9% | 36.0% | 25.9% | . | . | . | 31.0% | . |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c(2009) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.33% | 1.03% | 1.14% | 0.68% | 0.24% | 0.43% | 0.58% | 0.29% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.98% | 4.98% | 13.36% | . | . | . | 3.92% | . |
| Mining and manufacturing | 1.70% | 2.98% | 2.27% | . | . | . | 2.41% | . |
| Construction | 1.24% | 2.74% | 2.62% | . | . | . | 1.56% | . |
| Utilities and transp. | 1.65% | 6.16% | 6.95% * | . | . | . | 3.53% | . |
| Wholesale trade | 1.14% | 3.36% | 5.76% | . | . | . | 2.24% | . |
| Fin. svcs. and real estate | 0.83% | 2.97% | 5.13% | . | . | . | 2.39% | . |
| Retail trade | 1.00% | 3.19% | 3.29% | . | . | . | 2.27% | . |
| Professional services | 1.15% | 1.55% | 2.71% | . | . | . | 1.30% | . |
| Other services | 0.98% | 2.15% | 2.88% | . | . | . | 1.44% | . |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.33% | 1.02% | 1.10% | . | . | . | 0.65% | . |
| For profit, unincorporated | 1.15% | 2.02% | 3.87% | . | . | . | 1.48% | . |
| Nonprofit | 1.21% | 2.95% | 4.00% | . | . | . | 1.80% | . |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.93% | 3.08% | 2.64% | . | . | . | 2.12% | . |
| 5-9 years | 1.61% | 2.96% | 3.04% | . | . | . | 1.94% | . |
| 10-19 years | 0.96% | 1.39% | 2.01% | . | . | . | 1.05% | . |
| 20 or more years | 0.39% | 1.28% | 1.98% | . | . | . | 0.71% | . |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.31% | 8.92% | 3.63% | . | . | . | 1.89% | . |
| 1 location only | 0.63% | 1.01% | 1.20% | . | . | . | 0.63% | . |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.36% | 2.30% | 4.73% | . | . | . | 1.98% | . |
| 25-49 % | 1.33% | 3.87% | 4.31% | . | . | . | 2.29% | . |
| 50-74 % | 1.10% | 3.24% | 3.52% | . | . | . | 2.05% | . |
| 75% or more | 0.50% | 1.42% | 1.33% | . | . | . | 0.92% | . |
| Union presence | | | | | | | | |
| No union employees | 0.42% | 1.15% | 1.14% | . | . | . | 0.64% | . |
| Has union employees | 1.87% | 5.86% | 3.35% | . | . | . | 4.39% | . |
| Unknown | 1.34% | 10.04% | 9.40% * | . | . | . | 5.87% | . |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.80% | 2.77% | 2.48% | . | . | . | 1.92% | . |
| Less than 50% low wage | 0.47% | 1.03% | 1.32% | . | . | . | 0.75% | . |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(1)(2009) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 5.7% | 10.0% | 7.6% | 3.2% | 1.3% | 2.1% | 8.7% | 1.9% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.5% * | . | . | . | . | . | 1.9% * | . |
| Mining and manufacturing | 6.4% | . | . | . | . | . | 9.7% | . |
| Construction | 10.1% | . | . | . | . | . | 11.0% | . |
| Utilities and transp. | 3.7% | . | . | . | . | . | 7.2% | . |
| Wholesale trade | 7.2% | . | . | . | . | . | 9.1% | . |
| Fin. svs. and real estate | 3.4% | . | . | . | . | . | 8.3% | . |
| Retail trade | 4.0% | . | . | . | . | . | 9.9% | . |
| Professional services | 6.5% | . | . | . | . | . | 7.5% | . |
| Other services | 5.8% | . | . | . | . | . | 9.4% | . |
| Ownership | | | | | | | | |
| For profit, incorporated | 5.7% | . | . | . | . | . | 9.2% | . |
| For profit, unincorporated | 5.8% | . | . | . | . | . | 7.4% | . |
| Nonprofit | 5.6% | . | . | . | . | . | 8.3% | . |
| Age of firm | | | | | | | | |
| Less than 5 years | 7.8% | . | . | . | . | . | 9.0% | . |
| 5-9 years | 6.7% | . | . | . | . | . | 7.9% | . |
| 10-19 years | 7.4% | . | . | . | . | . | 9.1% | . |
| 20 or more years | 4.8% | . | . | . | . | . | 8.7% | . |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.9% | . | . | . | . | . | 3.5% | . |
| 1 location only | 8.6% | . | . | . | . | . | 9.1% | . |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.7% | . | . | . | . | . | 6.6% | . |
| 25-49 % | 4.9% | . | . | . | . | . | 8.7% | . |
| 50-74 % | 5.7% | . | . | . | . | . | 10.3% | . |
| 75% or more | 5.9% | . | . | . | . | . | 8.6% | . |
| Union presence | | | | | | | | |
| No union employees | 5.5% | . | . | . | . | . | 8.5% | . |
| Has union employees | 10.1% | . | . | . | . | . | 14.2% | . |
| Unknown | 2.3% * | . | . | . | . | . | 11.3% * | . |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 3.9% | . | . | . | . | . | 8.7% | . |
| Less than 50% low wage | 6.3% | . | . | . | . | . | 8.7% | . |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(1)(2009) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.25% | 0.69% | 0.80% | 0.49% | 0.17% | 0.32% | 0.53% | 0.22% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1.65% * | . | . | . | . | . | 1.80% * | . |
| Mining and manufacturing | 1.17% | . | . | . | . | . | 1.78% | . |
| Construction | 1.23% | . | . | . | . | . | 1.35% | . |
| Utilities and transp. | 0.99% | . | . | . | . | . | 2.00% | . |
| Wholesale trade | 0.89% | . | . | . | . | . | 1.22% | . |
| Fin. svcs. and real estate | 0.54% | . | . | . | . | . | 1.40% | . |
| Retail trade | 0.56% | . | . | . | . | . | 1.43% | . |
| Professional services | 0.39% | . | . | . | . | . | 0.61% | . |
| Other services | 0.82% | . | . | . | . | . | 1.45% | . |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.23% | . | . | . | . | . | 0.46% | . |
| For profit, unincorporated | 0.70% | . | . | . | . | . | 0.95% | . |
| Nonprofit | 0.64% | . | . | . | . | . | 1.35% | . |
| Age of firm | | | | | | | | |
| Less than 5 years | 0.90% | . | . | . | . | . | 1.02% | . |
| 5-9 years | 1.04% | . | . | . | . | . | 1.25% | . |
| 10-19 years | 0.83% | . | . | . | . | . | 1.03% | . |
| 20 or more years | 0.31% | . | . | . | . | . | 0.79% | . |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.19% | . | . | . | . | . | 0.58% | . |
| 1 location only | 0.52% | . | . | . | . | . | 0.55% | . |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.90% | . | . | . | . | . | 1.48% | . |
| 25-49 % | 0.89% | . | . | . | . | . | 1.88% | . |
| 50-74 % | 0.68% | . | . | . | . | . | 1.42% | . |
| 75% or more | 0.24% | . | . | . | . | . | 0.51% | . |
| Union presence | | | | | | | | |
| No union employees | 0.35% | . | . | . | . | . | 0.59% | . |
| Has union employees | 1.27% | . | . | . | . | . | 1.84% | . |
| Unknown | 0.74% * | . | . | . | . | . | 5.10% * | . |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.67% | . | . | . | . | . | 1.76% | . |
| Less than 50% low wage | 0.28% | . | . | . | . | . | 0.58% | . |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(2)(2009) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 12.2% | 20.6% | 14.8% | 8.2% | 3.7% | 5.3% | 17.9% | 5.1% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 24.1% | . | . | . | . | . | 26.9% | . |
| Mining and manufacturing | 11.2% | . | . | . | . | . | 15.0% | . |
| Construction | 22.2% | . | . | . | . | . | 23.0% | . |
| Utilities and transp. | 12.8% | . | . | . | . | . | 16.2% | . |
| Wholesale trade | 15.2% | . | . | . | . | . | 21.8% | . |
| Fin. svcs. and real estate | 7.6% | . | . | . | . | . | 14.6% | . |
| Retail trade | 5.8% | . | . | . | . | . | 12.5% | . |
| Professional services | 15.7% | . | . | . | . | . | 18.6% | . |
| Other services | 10.9% | . | . | . | . | . | 16.8% | . |
| Ownership | | | | | | | | |
| For profit, incorporated | 11.5% | . | . | . | . | . | 17.2% | . |
| For profit, unincorporated | 13.8% | . | . | . | . | . | 17.7% | . |
| Nonprofit | 14.4% | . | . | . | . | . | 23.2% | . |
| Age of firm | | | | | | | | |
| Less than 5 years | 13.9% | . | . | . | . | . | 15.6% | . |
| 5-9 years | 17.3% | . | . | . | . | . | 19.5% | . |
| 10-19 years | 14.8% | . | . | . | . | . | 18.2% | . |
| 20 or more years | 10.5% | . | . | . | . | . | 17.6% | . |
| Multi/single status | | | | | | | | |
| 2 or more locations | 5.2% | . | . | . | . | . | 11.4% | . |
| 1 location only | 17.5% | . | . | . | . | . | 18.3% | . |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 12.9% | . | . | . | . | . | 22.3% | . |
| 25-49 % | 10.4% | . | . | . | . | . | 19.6% | . |
| 50-74 % | 9.8% | . | . | . | . | . | 16.5% | . |
| 75% or more | 12.8% | . | . | . | . | . | 17.7% | . |
| Union presence | | | | | | | | |
| No union employees | 11.5% | . | . | . | . | . | 17.1% | . |
| Has union employees | 22.1% | . | . | . | . | . | 32.5% | . |
| Unknown | 7.7% | . | . | . | . | . | 23.1% | . |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 7.8% | . | . | . | . | . | 15.8% | . |
| Less than 50% low wage | 13.7% | . | . | . | . | . | 18.3% | . |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(2)(2009) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.43% | 1.10% | 1.22% | 0.59% | 0.26% | 0.42% | 0.65% | 0.26% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4.50% | . | . | . | . | . | 4.83% | . |
| Mining and manufacturing | 1.14% | . | . | . | . | . | 1.73% | . |
| Construction | 1.28% | . | . | . | . | . | 1.47% | . |
| Utilities and transp. | 1.67% | . | . | . | . | . | 3.23% | . |
| Wholesale trade | 0.85% | . | . | . | . | . | 1.78% | . |
| Fin. svcs. and real estate | 0.56% | . | . | . | . | . | 1.18% | . |
| Retail trade | 0.53% | . | . | . | . | . | 1.15% | . |
| Professional services | 0.89% | . | . | . | . | . | 0.92% | . |
| Other services | 0.74% | . | . | . | . | . | 1.13% | . |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.47% | . | . | . | . | . | 0.77% | . |
| For profit, unincorporated | 0.96% | . | . | . | . | . | 1.50% | . |
| Nonprofit | 1.10% | . | . | . | . | . | 1.79% | . |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.75% | . | . | . | . | . | 1.97% | . |
| 5-9 years | 1.06% | . | . | . | . | . | 1.25% | . |
| 10-19 years | 0.47% | . | . | . | . | . | 0.59% | . |
| 20 or more years | 0.54% | . | . | . | . | . | 0.97% | . |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.27% | . | . | . | . | . | 1.72% | . |
| 1 location only | 0.67% | . | . | . | . | . | 0.73% | . |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.17% | . | . | . | . | . | 2.11% | . |
| 25-49 % | 1.03% | . | . | . | . | . | 1.87% | . |
| 50-74 % | 0.92% | . | . | . | . | . | 1.67% | . |
| 75% or more | 0.45% | . | . | . | . | . | 0.71% | . |
| Union presence | | | | | | | | |
| No union employees | 0.41% | . | . | . | . | . | 0.63% | . |
| Has union employees | 1.63% | . | . | . | . | . | 4.37% | . |
| Unknown | 1.01% | . | . | . | . | . | 6.50% | . |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.58% | . | . | . | . | . | 1.40% | . |
| Less than 50% low wage | 0.50% | . | . | . | . | . | 0.63% | . |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(3)(2009) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 2.8% | 5.7% | 4.2% | 1.1% | 0.5% | 0.1% * | 4.8% | 0.3% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 16.0% | . | . | . | . | . | 17.8% | . |
| Mining and manufacturing | 2.2% | . | . | . | . | . | 3.3% * | . |
| Construction | 5.0% | . | . | . | . | . | 5.3% | . |
| Utilities and transp. | 1.3% | . | . | . | . | . | 2.7% * | . |
| Wholesale trade | 3.8% | . | . | . | . | . | 6.0% | . |
| Fin. svcs. and real estate | 2.6% | . | . | . | . | . | 6.6% * | . |
| Retail trade | 1.6% | . | . | . | . | . | 4.2% | . |
| Professional services | 2.6% | . | . | . | . | . | 3.8% | . |
| Other services | 2.6% | . | . | . | . | . | 4.3% | . |
| Ownership | | | | | | | | |
| For profit, incorporated | 2.6% | . | . | . | . | . | 4.7% | . |
| For profit, unincorporated | 3.6% | . | . | . | . | . | 5.0% | . |
| Nonprofit | 3.0% | . | . | . | . | . | 5.1% | . |
| Age of firm | | | | | | | | |
| Less than 5 years | 4.0% | . | . | . | . | . | 4.6% | . |
| 5-9 years | 3.9% | . | . | . | . | . | 4.4% | . |
| 10-19 years | 3.2% | . | . | . | . | . | 4.0% | . |
| 20 or more years | 2.5% | . | . | . | . | . | 5.5% | . |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.4% | . | . | . | . | . | 2.0% | . |
| 1 location only | 4.7% | . | . | . | . | . | 5.0% | . |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.7% | . | . | . | . | . | 6.7% | . |
| 25-49 % | 1.3% * | . | . | . | . | . | 2.3% * | . |
| 50-74 % | 3.1% | . | . | . | . | . | 5.8% | . |
| 75% or more | 2.9% | . | . | . | . | . | 4.7% | . |
| Union presence | | | | | | | | |
| No union employees | 2.9% | . | . | . | . | . | 4.5% | . |
| Has union employees | 3.0% | . | . | . | . | . | 9.1% | . |
| Unknown | 1.6% * | . | . | . | . | . | 11.0% * | . |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2.5% | . | . | . | . | . | 5.9% | . |
| Less than 50% low wage | 2.9% | . | . | . | . | . | 4.6% | . |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(3)(2009) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.21% | 0.48% | 0.40% | 0.15% | 0.12% | 0.03% * | 0.35% | 0.05% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4.36% | . | . | . | . | . | 4.90% | . |
| Mining and manufacturing | 0.63% | . | . | . | . | . | 1.10% * | . |
| Construction | 0.92% | . | . | . | . | . | 1.00% | . |
| Utilities and transp. | 0.35% | . | . | . | . | . | 0.87% * | . |
| Wholesale trade | 0.75% | . | . | . | . | . | 1.33% | . |
| Fin. svs. and real estate | 0.71% | . | . | . | . | . | 2.10% * | . |
| Retail trade | 0.42% | . | . | . | . | . | 1.02% | . |
| Professional services | 0.31% | . | . | . | . | . | 0.44% | . |
| Other services | 0.46% | . | . | . | . | . | 0.79% | . |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.18% | . | . | . | . | . | 0.33% | . |
| For profit, unincorporated | 0.46% | . | . | . | . | . | 0.71% | . |
| Nonprofit | 0.69% | . | . | . | . | . | 1.15% | . |
| Age of firm | | | | | | | | |
| Less than 5 years | 0.66% | . | . | . | . | . | 0.76% | . |
| 5-9 years | 0.71% | . | . | . | . | . | 0.84% | . |
| 10-19 years | 0.42% | . | . | . | . | . | 0.49% | . |
| 20 or more years | 0.21% | . | . | . | . | . | 0.45% | . |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.06% | . | . | . | . | . | 0.58% | . |
| 1 location only | 0.35% | . | . | . | . | . | 0.37% | . |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.84% | . | . | . | . | . | 1.77% | . |
| 25-49 % | 0.46% * | . | . | . | . | . | 0.71% * | . |
| 50-74 % | 0.41% | . | . | . | . | . | 0.63% | . |
| 75% or more | 0.24% | . | . | . | . | . | 0.39% | . |
| Union presence | | | | | | | | |
| No union employees | 0.23% | . | . | . | . | . | 0.35% | . |
| Has union employees | 0.78% | . | . | . | . | . | 2.37% | . |
| Unknown | 0.60% * | . | . | . | . | . | 5.27% * | . |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.45% | . | . | . | . | . | 1.11% | . |
| Less than 50% low wage | 0.29% | . | . | . | . | . | 0.44% | . |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.d(2009) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 39.5% | 13.4% | 22.1% | 35.9% | 49.3% | 79.6% | 17.8% | 66.6% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 10.8% | 4.7% * | 2.7% * | 27.1% * | 29.6% * | 76.9% | 6.1% | 44.4% |
| Mining and manufacturing | 31.9% | 9.7% | 20.8% | 32.2% | 50.8% | 74.9% | 16.3% | 57.1% |
| Construction | 22.1% | 12.8% | 24.6% | 36.6% | 55.3% | 76.2% | 18.3% | 49.3% |
| Utilities and transp. | 45.9% | 10.8% * | 15.6% * | 29.3% | 44.7% | 84.5% | 15.4% | 70.5% |
| Wholesale trade | 33.5% | 14.1% | 18.2% | 33.3% | 46.9% | 73.5% | 17.9% | 55.5% |
| Fin. svcs. and real estate | 49.8% | 15.3% | 27.4% | 43.1% | 52.2% | 76.5% | 19.4% | 68.9% |
| Retail trade | 51.4% | 10.9% | 18.4% | 33.0% | 45.5% | 78.8% | 16.2% | 70.8% |
| Professional services | 37.1% | 14.7% | 25.9% | 42.1% | 53.5% | 86.6% | 19.6% | 68.8% |
| Other services | 37.1% | 13.6% | 20.0% | 30.3% | 43.2% | 80.0% | 16.8% | 64.7% |
| Ownership | | | | | | | | |
| For profit, incorporated | 41.3% | 13.6% | 21.1% | 35.4% | 47.6% | 79.0% | 17.9% | 67.4% |
| For profit, unincorporated | 33.8% | 13.7% | 26.1% | 40.2% | 48.0% | 84.5% | 17.8% | 68.4% |
| Nonprofit | 34.9% | 11.1% | 22.9% | 33.7% | 55.5% | 78.9% | 16.7% | 58.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 20.6% | 11.7% | 17.6% | 37.8% | 42.1% | 88.2% | 14.3% | 60.5% |
| 5-9 years | 22.6% | 14.4% | 22.7% | 33.6% | 43.7% | 73.1% | 17.9% | 48.2% |
| 10-19 years | 27.1% | 14.2% | 22.1% | 35.8% | 47.0% | 78.9% | 18.0% | 56.7% |
| 20 or more years | 47.4% | 13.0% | 22.6% | 36.1% | 50.4% | 79.6% | 18.4% | 68.7% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 66.2% | 17.1% * | 26.7% | 37.2% | 49.6% | 79.6% | 29.4% | 69.3% |
| 1 location only | 19.0% | 13.4% | 21.6% | 35.1% | 47.1% | 77.3% | 17.1% | 42.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 36.0% | 9.9% * | 12.4% * | 22.5% | 34.8% | 82.6% | 11.0% | 64.5% |
| 25-49 % | 38.4% | 6.0% | 12.1% | 23.5% | 42.5% | 78.0% | 9.2% | 64.9% |
| 50-74 % | 43.4% | 13.8% | 21.8% | 31.5% | 52.2% | 83.2% | 16.5% | 72.9% |
| 75% or more | 39.0% | 14.2% | 23.6% | 38.6% | 50.7% | 78.5% | 19.2% | 65.5% |
| Union presence | | | | | | | | |
| No union employees | 34.6% | 13.0% | 21.3% | 35.1% | 48.6% | 76.1% | 17.3% | 61.8% |
| Has union employees | 70.3% | 20.2% | 41.7% | 49.1% | 63.6% | 91.2% | 28.8% | 86.2% |
| Unknown | 68.9% | 23.9% * | 12.2% * | 33.4% | 45.6% | 80.6% | 22.1% | 76.2% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 44.9% | 9.8% | 11.3% | 23.6% | 45.1% | 79.6% | 11.2% | 67.0% |
| Less than 50% low wage | 37.7% | 14.2% | 24.2% | 39.4% | 51.2% | 79.6% | 19.3% | 66.5% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.d(2009) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.46% | 0.82% | 0.90% | 1.52% | 0.74% | 0.81% | 0.60% | 0.43% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.07% | 1.70% * | 1.51% * | 10.96% * | 12.90% * | 12.09% | 1.63% | 10.48% |
| Mining and manufacturing | 1.58% | 1.41% | 3.12% | 3.57% | 3.60% | 3.31% | 1.64% | 2.22% |
| Construction | 1.96% | 2.42% | 2.41% | 5.18% | 5.58% | 6.25% | 1.88% | 3.39% |
| Utilities and transp. | 2.03% | 4.71% * | 5.58% * | 6.58% | 4.60% | 2.20% | 3.80% | 1.65% |
| Wholesale trade | 0.98% | 3.15% | 3.34% | 3.79% | 3.82% | 2.20% | 1.45% | 1.20% |
| Fin. svcs. and real estate | 1.35% | 2.40% | 2.64% | 4.15% | 2.43% | 2.11% | 1.88% | 1.71% |
| Retail trade | 1.48% | 2.11% | 2.23% | 3.83% | 2.69% | 1.38% | 1.24% | 1.89% |
| Professional services | 0.68% | 1.25% | 2.12% | 2.01% | 2.20% | 1.13% | 1.21% | 1.06% |
| Other services | 0.46% | 1.33% | 2.15% | 1.61% | 1.64% | 1.72% | 1.03% | 0.61% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.52% | 0.97% | 0.78% | 1.62% | 0.70% | 0.88% | 0.58% | 0.63% |
| For profit, unincorporated | 1.00% | 0.97% | 3.22% | 2.61% | 2.29% | 1.82% | 0.96% | 1.94% |
| Nonprofit | 1.80% | 1.52% | 2.71% | 2.62% | 3.13% | 1.98% | 1.15% | 2.45% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.22% | 1.57% | 3.79% | 5.75% | 7.58% | 5.80% | 1.42% | 3.69% |
| 5-9 years | 0.88% | 1.35% | 2.88% | 3.74% | 3.81% | 5.59% | 1.14% | 3.15% |
| 10-19 years | 1.01% | 1.27% | 1.57% | 2.51% | 2.82% | 1.83% | 0.93% | 1.27% |
| 20 or more years | 0.61% | 0.87% | 1.70% | 1.88% | 1.05% | 0.90% | 0.75% | 0.59% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.54% | 6.08% * | 3.10% | 1.76% | 0.94% | 0.81% | 2.70% | 0.47% |
| 1 location only | 0.57% | 0.84% | 1.05% | 1.65% | 2.50% | 5.63% | 0.65% | 1.43% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.68% | 3.03% * | 3.79% * | 3.23% | 4.46% | 1.99% | 1.55% | 2.19% |
| 25-49 % | 1.08% | 1.70% | 2.23% | 2.49% | 4.17% | 2.15% | 1.28% | 1.55% |
| 50-74 % | 1.12% | 1.11% | 2.94% | 3.47% | 3.18% | 1.15% | 1.07% | 1.22% |
| 75% or more | 0.57% | 1.03% | 1.04% | 1.75% | 1.00% | 1.11% | 0.71% | 0.61% |
| Union presence | | | | | | | | |
| No union employees | 0.54% | 0.80% | 0.90% | 1.57% | 0.69% | 0.95% | 0.59% | 0.53% |
| Has union employees | 1.31% | 2.65% | 3.71% | 6.86% | 3.23% | 0.93% | 2.12% | 1.16% |
| Unknown | 1.54% | 7.26% * | 9.81% * | 9.97% | 4.80% | 1.68% | 4.19% | 1.52% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.05% | 0.71% | 1.46% | 1.72% | 2.03% | 1.62% | 0.56% | 1.28% |
| Less than 50% low wage | 0.41% | 0.96% | 1.01% | 1.76% | 0.80% | 0.85% | 0.64% | 0.24% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(2009) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2009

| Characteristics | Two or more plans | Conventional indemnity | Any managed care | Exclusive provider | Mixed provider | Insurance to retirees under 65 | Insurance to retirees 65 and over | With waiting period |
|-----------------------------|-------------------|------------------------|------------------|--------------------|----------------|--------------------------------|-----------------------------------|---------------------|
| United States | 39.5% | 12.1% | 91.0% | 31.1% | 72.2% | 11.2% | 11.3% | 74.0% |
| Firm size | | | | | | | | |
| Less than 50 employees | 17.8% | 15.7% | 86.2% | 30.4% | 59.9% | 1.5% | 2.7% | 64.7% |
| 50+ employees | 66.6% | 7.6% | 97.0% | 32.0% | 87.6% | 23.4% | 22.1% | 85.6% |
| Less than 10 employees | 13.4% | 17.0% | 84.6% | 29.4% | 57.8% | 1.2% | 2.6% | 55.2% |
| 10-24 employees | 22.1% | 14.3% | 87.7% | 32.2% | 62.1% | 1.6% | 2.7% | 79.4% |
| 25-99 employees | 35.9% | 10.6% | 92.9% | 33.2% | 69.6% | 2.4% | 3.4% | 86.2% |
| 100-999 employees | 49.3% | 9.6% | 94.4% | 31.1% | 77.5% | 7.5% | 8.6% | 89.4% |
| 1000+ employees | 79.6% | 6.3% | 98.8% | 32.0% | 94.8% | 34.5% | 31.8% | 83.7% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 10.8% | 25.9% | 75.5% | 17.3% | 59.2% | 2.6% * | 6.9% * | 44.6% |
| Mining and manufacturing | 31.9% | 8.9% | 93.8% | 33.4% | 69.3% | 9.2% | 9.0% | 83.5% |
| Construction | 22.1% | 14.0% | 88.4% | 30.6% | 63.4% | 2.4% | 3.8% | 72.8% |
| Utilities and transp. | 45.9% | 9.0% | 93.4% | 31.0% | 78.9% | 22.5% | 18.9% | 76.5% |
| Wholesale trade | 33.5% | 11.5% | 90.0% | 29.8% | 70.2% | 8.7% | 9.9% | 75.4% |
| Fin. svcs. and real estate | 49.8% | 10.5% | 92.2% | 30.3% | 79.4% | 23.1% | 24.6% | 78.2% |
| Retail trade | 51.4% | 10.0% | 93.5% | 27.9% | 78.9% | 14.4% | 11.7% | 81.6% |
| Professional services | 37.1% | 13.6% | 89.8% | 33.1% | 70.1% | 8.8% | 8.7% | 69.9% |
| Other services | 37.1% | 12.9% | 91.1% | 32.6% | 69.0% | 6.5% | 7.4% | 69.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 41.3% | 11.5% | 91.6% | 31.1% | 73.5% | 12.5% | 12.0% | 76.2% |
| For profit, unincorporated | 33.8% | 14.8% | 88.1% | 29.6% | 68.1% | 7.2% | 9.5% | 70.2% |
| Nonprofit | 34.9% | 11.8% | 91.5% | 33.7% | 69.1% | 7.6% | 8.9% | 63.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 20.6% | 15.8% | 86.3% | 31.2% | 61.3% | 1.6% | 1.9% | 64.3% |
| 5-9 years | 22.6% | 14.6% | 87.6% | 28.6% | 64.4% | 1.7% | 1.9% | 65.8% |
| 10-19 years | 27.1% | 12.7% | 90.2% | 30.8% | 66.1% | 1.8% | 2.4% | 70.5% |
| 20 or more years | 47.4% | 11.2% | 92.2% | 31.6% | 76.2% | 16.2% | 16.2% | 77.2% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 66.2% | 7.9% | 96.7% | 31.0% | 87.9% | 23.8% | 22.6% | 85.8% |
| 1 location only | 19.0% | 15.3% | 86.7% | 31.2% | 60.2% | 1.6% | 2.7% | 65.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 36.0% | 14.4% | 90.6% | 26.1% | 72.2% | 5.4% | 5.5% | 60.9% |
| 25-49 % | 38.4% | 11.3% | 91.1% | 31.4% | 72.1% | 9.5% | 9.0% | 76.3% |
| 50-74 % | 43.4% | 13.7% | 91.3% | 31.4% | 70.5% | 12.0% | 10.8% | 74.5% |
| 75% or more | 39.0% | 11.7% | 91.0% | 31.4% | 72.6% | 11.6% | 12.1% | 74.6% |
| Union presence | | | | | | | | |
| No union employees | 34.6% | 12.7% | 90.2% | 29.7% | 70.1% | 7.2% | 7.9% | 73.7% |
| Has union employees | 70.3% | 9.9% | 95.2% | 39.3% | 82.5% | 38.6% | 35.2% | 73.9% |
| Unknown | 68.9% | 5.3% | 97.7% | 40.9% | 88.9% | 32.1% | 29.0% | 78.8% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 44.9% | 13.4% | 91.1% | 29.7% | 72.2% | 11.5% | 10.8% | 74.7% |
| Less than 50% low wage | 37.7% | 11.7% | 91.0% | 31.6% | 72.2% | 11.1% | 11.5% | 73.8% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(2009) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2009

| Characteristics | Two or more plans | Conventional indemnity | Any managed care | Exclusive provider | Mixed provider | Insurance to retirees under 65 | Insurance to retirees 65 and over | With waiting period |
|-----------------------------|-------------------|------------------------|------------------|--------------------|----------------|--------------------------------|-----------------------------------|---------------------|
| United States | 0.46% | 0.32% | 0.35% | 0.56% | 0.48% | 0.33% | 0.30% | 0.40% |
| Firm size | | | | | | | | |
| Less than 50 employees | 0.60% | 0.50% | 0.54% | 0.86% | 0.67% | 0.13% | 0.22% | 0.54% |
| 50+ employees | 0.43% | 0.28% | 0.20% | 0.63% | 0.22% | 0.84% | 0.64% | 0.60% |
| Less than 10 employees | 0.82% | 0.86% | 0.85% | 1.10% | 1.12% | 0.20% | 0.31% | 0.94% |
| 10-24 employees | 0.90% | 0.96% | 0.66% | 1.56% | 1.13% | 0.17% | 0.29% | 0.83% |
| 25-99 employees | 1.52% | 0.65% | 0.54% | 1.06% | 0.97% | 0.36% | 0.24% | 0.52% |
| 100-999 employees | 0.74% | 0.39% | 0.38% | 1.04% | 0.74% | 0.36% | 0.40% | 0.69% |
| 1000+ employees | 0.81% | 0.39% | 0.13% | 0.82% | 0.30% | 1.24% | 1.04% | 0.90% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.07% | 3.71% | 3.59% | 3.85% | 4.66% | 0.80% * | 2.60% * | 8.28% |
| Mining and manufacturing | 1.58% | 1.02% | 1.01% | 1.39% | 1.47% | 0.67% | 0.80% | 0.89% |
| Construction | 1.96% | 1.90% | 1.30% | 2.21% | 1.57% | 0.58% | 0.75% | 1.84% |
| Utilities and transp. | 2.03% | 1.00% | 0.79% | 1.46% | 1.79% | 1.36% | 1.50% | 3.02% |
| Wholesale trade | 0.98% | 1.36% | 1.41% | 1.77% | 1.93% | 0.72% | 0.33% | 1.64% |
| Fin. svcs. and real estate | 1.35% | 0.65% | 0.71% | 1.56% | 0.70% | 1.46% | 0.84% | 1.24% |
| Retail trade | 1.48% | 0.75% | 0.47% | 0.77% | 0.59% | 1.01% | 0.91% | 1.21% |
| Professional services | 0.68% | 0.62% | 0.55% | 0.81% | 0.87% | 0.69% | 0.67% | 1.01% |
| Other services | 0.46% | 0.81% | 0.79% | 1.50% | 1.19% | 0.62% | 0.40% | 0.57% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.52% | 0.41% | 0.42% | 0.52% | 0.61% | 0.38% | 0.37% | 0.57% |
| For profit, unincorporated | 1.00% | 0.93% | 0.85% | 1.52% | 1.08% | 0.95% | 0.81% | 0.92% |
| Nonprofit | 1.80% | 1.17% | 0.71% | 1.16% | 0.97% | 0.32% | 0.66% | 1.35% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.22% | 1.36% | 1.41% | 1.73% | 1.29% | 0.42% | 0.45% | 2.92% |
| 5-9 years | 0.88% | 1.17% | 1.09% | 1.53% | 2.10% | 0.30% | 0.36% | 1.04% |
| 10-19 years | 1.01% | 0.71% | 0.68% | 1.68% | 1.46% | 0.30% | 0.34% | 1.48% |
| 20 or more years | 0.61% | 0.37% | 0.43% | 0.49% | 0.54% | 0.55% | 0.47% | 0.43% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.54% | 0.29% | 0.23% | 0.63% | 0.37% | 0.82% | 0.64% | 0.57% |
| 1 location only | 0.57% | 0.48% | 0.50% | 0.87% | 0.76% | 0.13% | 0.20% | 0.66% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.68% | 2.01% | 1.56% | 2.18% | 1.51% | 1.19% | 1.55% | 1.38% |
| 25-49 % | 1.08% | 0.95% | 0.78% | 1.88% | 1.07% | 1.12% | 0.91% | 1.30% |
| 50-74 % | 1.12% | 0.77% | 0.52% | 0.96% | 0.79% | 0.87% | 0.58% | 1.49% |
| 75% or more | 0.57% | 0.42% | 0.43% | 0.58% | 0.57% | 0.39% | 0.29% | 0.39% |
| Union presence | | | | | | | | |
| No union employees | 0.54% | 0.39% | 0.35% | 0.63% | 0.46% | 0.25% | 0.22% | 0.43% |
| Has union employees | 1.31% | 1.16% | 0.95% | 1.45% | 1.47% | 2.03% | 1.86% | 2.28% |
| Unknown | 1.54% | 0.80% | 0.65% | 2.68% | 1.18% | 2.32% | 1.73% | 1.85% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.05% | 0.61% | 0.59% | 1.10% | 0.75% | 0.53% | 0.60% | 0.99% |
| Less than 50% low wage | 0.41% | 0.37% | 0.37% | 0.71% | 0.57% | 0.32% | 0.27% | 0.32% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.f(2009) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 74.0% | 55.2% | 79.4% | 86.2% | 89.4% | 83.7% | 64.7% | 85.6% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 44.6% | 29.8% | 65.0% | 70.0% | 100.0% | 77.1% | 40.2% | 77.0% |
| Mining and manufacturing | 83.5% | 68.8% | 93.7% | 95.0% | 93.4% | 73.7% | 81.7% | 86.4% |
| Construction | 72.8% | 62.0% | 84.7% | 90.1% | 89.6% | 86.4% | 70.6% | 87.9% |
| Utilities and transp. | 76.5% | 71.0% | 93.5% | 81.5% | 89.3% | 67.6% | 79.3% | 74.1% |
| Wholesale trade | 75.4% | 59.1% | 77.3% | 94.1% | 92.4% | 78.1% | 67.9% | 86.0% |
| Fin. svcs. and real estate | 78.2% | 59.6% | 82.1% | 87.4% | 86.5% | 85.1% | 66.0% | 85.9% |
| Retail trade | 81.6% | 53.6% | 83.7% | 93.2% | 95.2% | 87.9% | 67.5% | 89.4% |
| Professional services | 69.9% | 56.3% | 78.2% | 82.7% | 88.5% | 73.7% | 64.1% | 80.6% |
| Other services | 69.4% | 45.7% | 69.5% | 79.7% | 86.7% | 90.2% | 55.8% | 87.9% |
| Ownership | | | | | | | | |
| For profit, incorporated | 76.2% | 58.0% | 81.7% | 89.3% | 90.5% | 83.0% | 67.9% | 85.5% |
| For profit, unincorporated | 70.2% | 55.8% | 78.8% | 84.8% | 86.5% | 87.7% | 62.4% | 86.9% |
| Nonprofit | 63.3% | 33.7% | 62.0% | 71.4% | 87.4% | 88.9% | 46.6% | 84.7% |
| Age of firm | | | | | | | | |
| Less than 5 years | 64.3% | 53.9% | 76.8% | 83.6% | 88.3% | 88.6% | 60.6% | 88.4% |
| 5-9 years | 65.8% | 53.7% | 82.8% | 83.4% | 86.3% | 68.5% | 63.0% | 81.0% |
| 10-19 years | 70.5% | 56.3% | 81.0% | 87.0% | 85.8% | 89.9% | 65.1% | 88.1% |
| 20 or more years | 77.2% | 55.4% | 78.3% | 86.7% | 90.3% | 83.5% | 65.8% | 85.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 85.8% | 70.5% | 83.7% | 89.7% | 90.0% | 83.7% | 84.8% | 85.8% |
| 1 location only | 65.0% | 55.1% | 79.0% | 84.2% | 84.8% | 79.9% | 63.4% | 83.8% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 60.9% | 32.0% | 57.3% | 71.1% | 80.4% | 84.6% | 42.0% | 82.6% |
| 25-49 % | 76.3% | 49.7% | 76.1% | 76.7% | 90.9% | 93.0% | 60.1% | 90.9% |
| 50-74 % | 74.5% | 54.6% | 78.0% | 83.7% | 92.9% | 86.5% | 62.5% | 87.7% |
| 75% or more | 74.6% | 57.5% | 81.3% | 88.5% | 89.4% | 81.6% | 67.1% | 84.8% |
| Union presence | | | | | | | | |
| No union employees | 73.7% | 55.1% | 79.6% | 86.5% | 90.0% | 86.6% | 64.7% | 87.8% |
| Has union employees | 73.9% | 57.6% | 75.4% | 82.6% | 84.9% | 75.9% | 65.4% | 77.2% |
| Unknown | 78.8% | 54.2% | 82.8% | 79.4% | 81.4% | 81.2% | 62.9% | 81.3% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 74.7% | 41.1% | 74.2% | 85.5% | 91.1% | 86.8% | 54.5% | 88.0% |
| Less than 50% low wage | 73.8% | 58.3% | 80.5% | 86.4% | 88.6% | 81.9% | 67.0% | 84.4% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.f(2009) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.40% | 0.94% | 0.83% | 0.52% | 0.69% | 0.90% | 0.54% | 0.60% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 8.28% | 8.90% | 13.68% | 14.27% | 10.54% | 7.71% | 9.00% | 7.72% |
| Mining and manufacturing | 0.89% | 2.66% | 1.78% | 1.06% | 1.50% | 1.43% | 1.52% | 1.03% |
| Construction | 1.84% | 3.07% | 2.03% | 2.43% | 3.65% | 4.79% | 2.24% | 2.16% |
| Utilities and transp. | 3.02% | 6.64% | 2.56% | 5.04% | 3.56% | 4.07% | 3.76% | 3.26% |
| Wholesale trade | 1.64% | 3.89% | 2.83% | 1.56% | 2.30% | 2.33% | 2.83% | 1.35% |
| Fin. svcs. and real estate | 1.24% | 2.57% | 2.93% | 1.19% | 1.22% | 1.62% | 2.21% | 1.08% |
| Retail trade | 1.21% | 3.91% | 2.32% | 1.52% | 1.57% | 1.65% | 2.58% | 1.19% |
| Professional services | 1.01% | 1.59% | 1.75% | 1.18% | 0.80% | 2.91% | 0.98% | 1.64% |
| Other services | 0.57% | 1.51% | 1.99% | 2.26% | 1.73% | 1.17% | 0.80% | 0.83% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.57% | 1.52% | 1.35% | 0.59% | 0.66% | 0.93% | 0.80% | 0.63% |
| For profit, unincorporated | 0.92% | 1.22% | 1.81% | 2.76% | 1.98% | 2.03% | 1.08% | 1.34% |
| Nonprofit | 1.35% | 3.19% | 2.74% | 3.14% | 1.51% | 1.42% | 1.79% | 1.36% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.92% | 3.61% | 5.56% | 3.17% | 3.16% | 2.83% | 3.19% | 1.58% |
| 5-9 years | 1.04% | 1.67% | 1.92% | 2.42% | 3.46% | 4.38% | 1.18% | 1.86% |
| 10-19 years | 1.48% | 2.69% | 1.21% | 1.25% | 1.49% | 2.37% | 1.73% | 0.85% |
| 20 or more years | 0.43% | 0.94% | 0.79% | 0.98% | 0.71% | 0.87% | 0.64% | 0.66% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.57% | 9.98% | 2.80% | 1.06% | 0.64% | 0.89% | 1.43% | 0.61% |
| 1 location only | 0.66% | 0.95% | 1.00% | 0.80% | 2.31% | 6.43% | 0.61% | 1.45% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.38% | 4.12% | 7.41% | 3.90% | 4.99% | 3.95% | 2.74% | 2.12% |
| 25-49 % | 1.30% | 3.60% | 4.08% | 2.66% | 1.73% | 1.15% | 2.25% | 0.75% |
| 50-74 % | 1.49% | 2.36% | 3.00% | 3.17% | 1.90% | 2.16% | 1.57% | 1.47% |
| 75% or more | 0.39% | 1.27% | 0.99% | 0.71% | 0.68% | 1.14% | 0.67% | 0.65% |
| Union presence | | | | | | | | |
| No union employees | 0.43% | 1.01% | 0.81% | 0.58% | 0.63% | 0.78% | 0.66% | 0.50% |
| Has union employees | 2.28% | 6.40% | 3.71% | 4.94% | 2.29% | 2.54% | 3.93% | 2.13% |
| Unknown | 1.85% | 10.06% | 7.61% | 9.12% | 4.62% | 1.92% | 6.73% | 1.64% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.99% | 2.18% | 1.62% | 1.14% | 1.20% | 1.27% | 1.69% | 0.96% |
| Less than 50% low wage | 0.32% | 0.89% | 0.95% | 0.74% | 0.73% | 1.17% | 0.40% | 0.79% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.g(2009) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 7.9 | 6.2 | 8.6 | 9.0 | 9.5 | 8.5 | 7.1 | 8.8 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 5.0 | 3.1 * | 9.2 | 6.8 | 12.1 | 6.2 * | 4.5 | 8.5 |
| Mining and manufacturing | 8.6 | 7.3 | 10.0 | 10.0 | 9.7 | 6.5 | 8.6 | 8.6 |
| Construction | 9.0 | 8.3 | 9.5 | 11.3 | 9.0 | 8.4 | 8.9 | 9.6 |
| Utilities and transp. | 9.5 | 10.1 | 12.0 | 9.9 | 10.0 | 7.8 | 10.6 | 8.5 |
| Wholesale trade | 7.5 | 6.4 | 7.8 | 9.4 | 9.0 | 6.9 | 7.1 | 8.1 |
| Fin. svcs. and real estate | 7.2 | 6.0 | 8.0 | 8.2 | 8.0 | 7.3 | 6.5 | 7.6 |
| Retail trade | 10.1 | 6.3 | 10.7 | 11.2 | 12.8 | 10.7 | 8.3 | 11.0 |
| Professional services | 6.8 | 6.1 | 7.4 | 6.9 | 8.6 | 6.5 | 6.5 | 7.3 |
| Other services | 7.8 | 5.1 | 8.2 | 9.5 | 10.1 | 9.5 | 6.4 | 9.7 |
| Ownership | | | | | | | | |
| For profit, incorporated | 8.2 | 6.6 | 9.2 | 9.7 | 9.7 | 8.5 | 7.6 | 8.9 |
| For profit, unincorporated | 7.5 | 6.5 | 7.8 | 8.6 | 9.2 | 8.7 | 7.0 | 8.8 |
| Nonprofit | 5.9 | 2.9 | 5.5 | 6.0 | 8.9 | 8.7 | 4.1 | 8.3 |
| Age of firm | | | | | | | | |
| Less than 5 years | 6.8 | 5.9 | 7.9 | 8.5 | 7.7 | 10.1 | 6.5 | 8.7 |
| 5-9 years | 6.7 | 5.4 | 8.7 | 7.9 | 9.0 | 8.0 | 6.4 | 8.3 |
| 10-19 years | 7.8 | 6.5 | 9.0 | 9.6 | 9.0 | 9.4 | 7.4 | 9.3 |
| 20 or more years | 8.2 | 6.4 | 8.5 | 9.1 | 9.7 | 8.5 | 7.4 | 8.8 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 8.8 | 9.1 | 8.9 | 9.0 | 9.6 | 8.5 | 8.8 | 8.8 |
| 1 location only | 7.2 | 6.2 | 8.6 | 9.1 | 8.9 | 7.2 | 7.0 | 8.8 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 7.2 | 3.9 | 8.3 | 7.6 | 9.5 | 9.5 | 5.3 | 9.3 |
| 25-49 % | 9.1 | 6.3 | 9.3 | 8.4 | 11.1 | 10.7 | 7.4 | 10.6 |
| 50-74 % | 8.7 | 6.3 | 9.6 | 8.6 | 10.6 | 10.4 | 7.2 | 10.3 |
| 75% or more | 7.7 | 6.4 | 8.4 | 9.3 | 9.1 | 7.6 | 7.2 | 8.2 |
| Union presence | | | | | | | | |
| No union employees | 7.9 | 6.2 | 8.6 | 9.0 | 9.5 | 8.9 | 7.1 | 9.1 |
| Has union employees | 7.4 | 6.8 | 8.6 | 9.1 | 9.3 | 6.9 | 7.8 | 7.2 |
| Unknown | 8.8 | 6.6 * | 12.2 | 9.0 | 9.4 | 8.9 | 8.2 | 8.9 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 9.3 | 5.3 | 10.3 | 10.1 | 11.1 | 10.6 | 7.1 | 10.7 |
| Less than 50% low wage | 7.4 | 6.4 | 8.3 | 8.7 | 8.7 | 7.3 | 7.2 | 7.8 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.g(2009) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.09 | 0.16 | 0.20 | 0.17 | 0.18 | 0.16 | 0.10 | 0.12 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1.14 | 0.96 * | 2.63 | 1.41 | 2.50 | 2.23 * | 1.14 | 2.19 |
| Mining and manufacturing | 0.20 | 0.57 | 0.61 | 0.36 | 0.31 | 0.24 | 0.33 | 0.12 |
| Construction | 0.36 | 0.61 | 0.43 | 0.95 | 0.92 | 1.30 | 0.40 | 0.77 |
| Utilities and transp. | 0.72 | 1.79 | 1.66 | 1.10 | 0.77 | 0.54 | 1.34 | 0.43 |
| Wholesale trade | 0.25 | 0.63 | 0.44 | 0.44 | 0.35 | 0.53 | 0.41 | 0.27 |
| Fin. svcs. and real estate | 0.15 | 0.23 | 0.46 | 0.39 | 0.47 | 0.31 | 0.18 | 0.27 |
| Retail trade | 0.27 | 0.58 | 0.64 | 0.35 | 0.48 | 0.40 | 0.44 | 0.28 |
| Professional services | 0.16 | 0.34 | 0.29 | 0.24 | 0.27 | 0.19 | 0.21 | 0.15 |
| Other services | 0.14 | 0.24 | 0.43 | 0.42 | 0.60 | 0.42 | 0.16 | 0.26 |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.12 | 0.22 | 0.33 | 0.25 | 0.18 | 0.16 | 0.15 | 0.11 |
| For profit, unincorporated | 0.16 | 0.23 | 0.25 | 0.57 | 0.52 | 0.36 | 0.19 | 0.23 |
| Nonprofit | 0.13 | 0.31 | 0.63 | 0.38 | 0.31 | 0.68 | 0.23 | 0.26 |
| Age of firm | | | | | | | | |
| Less than 5 years | 0.48 | 0.75 | 0.75 | 0.70 | 0.53 | 0.72 | 0.57 | 0.60 |
| 5-9 years | 0.20 | 0.34 | 0.43 | 0.40 | 0.75 | 0.88 | 0.24 | 0.46 |
| 10-19 years | 0.24 | 0.38 | 0.46 | 0.40 | 0.42 | 0.43 | 0.29 | 0.19 |
| 20 or more years | 0.12 | 0.21 | 0.26 | 0.25 | 0.19 | 0.15 | 0.16 | 0.12 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.13 | 1.56 | 0.60 | 0.22 | 0.21 | 0.16 | 0.27 | 0.13 |
| 1 location only | 0.10 | 0.17 | 0.22 | 0.27 | 0.22 | 1.39 | 0.10 | 0.22 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.28 | 0.72 | 1.65 | 0.81 | 0.86 | 0.80 | 0.54 | 0.48 |
| 25-49 % | 0.28 | 0.71 | 0.99 | 0.66 | 0.79 | 0.64 | 0.50 | 0.48 |
| 50-74 % | 0.28 | 0.38 | 0.70 | 0.39 | 0.53 | 0.62 | 0.23 | 0.44 |
| 75% or more | 0.09 | 0.20 | 0.22 | 0.20 | 0.21 | 0.17 | 0.13 | 0.12 |
| Union presence | | | | | | | | |
| No union employees | 0.09 | 0.18 | 0.18 | 0.18 | 0.22 | 0.20 | 0.09 | 0.14 |
| Has union employees | 0.32 | 1.08 | 0.92 | 0.96 | 0.74 | 0.32 | 0.79 | 0.28 |
| Unknown | 0.32 | 2.39 * | 2.02 | 1.84 | 1.45 | 0.38 | 1.28 | 0.35 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.23 | 0.37 | 0.63 | 0.50 | 0.37 | 0.29 | 0.28 | 0.26 |
| Less than 50% low wage | 0.08 | 0.19 | 0.21 | 0.14 | 0.18 | 0.17 | 0.11 | 0.13 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.1(2009) Number of private-sector employees by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 110,519,994 | 12,669,585 | 9,838,011 | 15,342,214 | 19,239,769 | 53,430,415 | 29,804,923 | 80,715,071 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1,228,148 | 381,612 | 204,452 | 231,795 * | 77,879 | 332,409 * | 694,194 | 533,954 |
| Mining and manufacturing | 12,106,853 | 529,134 | 731,982 | 1,935,212 | 2,784,541 | 6,125,985 | 2,055,769 | 10,051,084 |
| Construction | 5,458,965 | 1,482,913 | 1,061,052 | 1,487,786 | 977,675 | 449,539 | 3,251,193 | 2,207,772 |
| Utilities and transp. | 4,965,254 | 279,406 | 261,878 | 406,900 | 628,061 | 3,389,010 | 749,399 | 4,215,854 |
| Wholesale trade | 5,313,590 | 650,353 | 571,281 | 925,777 | 1,189,482 | 1,976,696 | 1,640,538 | 3,673,051 |
| Fin. svcs. and real estate | 11,169,423 | 1,119,628 | 504,861 | 941,915 | 1,527,552 | 7,075,466 | 2,048,930 | 9,120,493 |
| Retail trade | 14,379,460 | 1,463,305 | 1,052,266 | 1,290,252 | 1,146,671 | 9,426,966 | 3,213,448 | 11,166,012 |
| Professional services | 29,145,172 | 3,199,840 | 2,301,186 | 3,657,018 | 6,305,795 | 13,681,332 | 7,154,681 | 21,990,491 |
| Other services | 26,753,130 | 3,563,394 | 3,149,054 | 4,465,558 | 4,602,113 | 10,973,011 | 8,996,771 | 17,756,360 |
| Ownership | | | | | | | | |
| For profit, incorporated | 79,451,204 | 8,055,740 | 7,075,894 | 10,864,418 | 12,286,595 | 41,168,558 | 20,402,672 | 59,048,532 |
| For profit, unincorporated | 16,639,076 | 3,645,323 | 1,979,937 | 2,589,163 | 2,618,626 | 5,806,027 | 6,798,915 | 9,840,161 |
| Nonprofit | 14,429,714 | 968,522 | 782,180 | 1,888,633 | 4,334,549 | 6,455,830 | 2,603,336 | 11,826,378 |
| Age of firm | | | | | | | | |
| Less than 5 years | 5,839,449 | 2,124,330 | 1,211,180 | 1,264,441 | 659,359 | 580,139 | 3,959,670 | 1,879,779 |
| 5-9 years | 8,006,137 | 2,135,095 | 1,512,384 | 1,825,997 | 1,381,215 | 1,151,446 | 4,630,435 | 3,375,703 |
| 10-19 years | 15,722,652 | 3,258,146 | 2,529,699 | 3,242,558 | 3,127,103 | 3,565,145 | 7,391,893 | 8,330,759 |
| 20 or more years | 80,951,756 | 5,152,014 | 4,584,748 | 9,009,217 | 14,072,093 | 48,133,685 | 13,822,925 | 67,128,831 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 65,548,325 | 70,110 | 464,656 | 2,602,932 | 10,695,971 | 51,714,657 | 1,477,878 | 64,070,447 |
| 1 location only | 44,971,669 | 12,599,475 | 9,373,355 | 12,739,282 | 8,543,798 | 1,715,758 | 28,327,045 | 16,644,624 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 8,037,964 | 1,933,799 | 1,286,641 | 1,460,445 | 1,397,758 | 1,959,322 | 4,107,050 | 3,930,914 |
| 25-49 % | 8,588,138 | 1,172,779 | 894,592 | 1,293,455 | 1,792,247 | 3,435,066 | 2,647,791 | 5,940,347 |
| 50-74 % | 17,492,817 | 2,316,776 | 1,444,323 | 1,856,160 | 2,261,032 | 9,614,526 | 4,635,817 | 12,857,000 |
| 75% or more | 76,401,076 | 7,246,232 | 6,212,455 | 10,732,155 | 13,788,733 | 38,421,501 | 18,414,265 | 57,986,811 |
| Union presence | | | | | | | | |
| No union employees | 83,492,995 | 12,117,305 | 9,263,661 | 14,051,762 | 16,740,139 | 31,320,128 | 28,186,375 | 55,306,621 |
| Has union employees | 17,469,966 | 343,848 | 408,619 | 975,535 | 2,040,281 | 13,701,683 | 1,104,233 | 16,365,734 |
| Unknown | 9,557,033 | 208,432 | 165,731 | 314,917 | 459,350 | 8,408,604 | 514,316 | 9,042,717 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 31,896,513 | 4,209,048 | 3,115,419 | 4,529,998 | 5,791,779 | 14,250,268 | 9,603,015 | 22,293,497 |
| Less than 50% low wage | 78,623,482 | 8,460,537 | 6,722,592 | 10,812,216 | 13,447,990 | 39,180,146 | 20,201,908 | 58,421,574 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.1(2009) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,090,007 | 119,969 | 157,314 | 214,201 | 353,374 | 930,523 | 304,280 | 1,026,265 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 166,380 | 20,879 | 32,288 | 78,533 * | 20,738 | 158,098 * | 79,994 | 159,842 |
| Mining and manufacturing | 363,156 | 30,619 | 60,048 | 113,405 | 167,955 | 310,784 | 54,618 | 384,995 |
| Construction | 201,082 | 50,637 | 65,040 | 76,744 | 151,517 | 98,435 | 101,171 | 235,352 |
| Utilities and transp. | 257,785 | 19,564 | 22,198 | 51,363 | 99,028 | 249,005 | 31,641 | 241,369 |
| Wholesale trade | 222,908 | 25,270 | 48,339 | 106,044 | 66,624 | 171,185 | 90,991 | 197,663 |
| Fin. svcs. and real estate | 491,788 | 49,210 | 39,100 | 87,741 | 91,446 | 430,238 | 88,303 | 447,316 |
| Retail trade | 511,490 | 42,538 | 47,582 | 88,163 | 129,705 | 546,982 | 75,702 | 511,923 |
| Professional services | 604,167 | 45,423 | 78,071 | 158,077 | 245,466 | 602,688 | 150,831 | 635,341 |
| Other services | 720,709 | 64,716 | 93,918 | 176,019 | 316,792 | 721,425 | 123,426 | 722,080 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,270,685 | 100,789 | 146,322 | 203,759 | 383,155 | 934,212 | 222,039 | 1,188,948 |
| For profit, unincorporated | 370,005 | 52,288 | 96,267 | 74,675 | 202,723 | 335,582 | 152,036 | 320,947 |
| Nonprofit | 368,511 | 53,277 | 29,301 | 126,194 | 246,920 | 259,272 | 121,331 | 376,717 |
| Age of firm | | | | | | | | |
| Less than 5 years | 219,335 | 52,389 | 126,933 | 112,831 | 119,366 | 83,992 | 167,854 | 141,526 |
| 5-9 years | 292,430 | 57,843 | 97,738 | 102,747 | 133,239 | 175,797 | 90,580 | 240,934 |
| 10-19 years | 523,297 | 47,555 | 111,167 | 137,177 | 239,494 | 330,352 | 125,515 | 470,625 |
| 20 or more years | 1,071,350 | 70,521 | 101,071 | 241,747 | 230,705 | 1,014,539 | 223,055 | 1,034,352 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,001,869 | 6,783 | 52,252 | 109,486 | 238,861 | 936,490 | 45,516 | 990,207 |
| 1 location only | 555,039 | 116,870 | 150,474 | 174,138 | 418,614 | 265,507 | 268,608 | 503,241 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 200,615 | 83,485 | 50,623 | 122,977 | 118,754 | 150,867 | 92,318 | 161,187 |
| 25-49 % | 262,953 | 70,715 | 79,391 | 101,363 | 152,011 | 258,848 | 124,847 | 275,509 |
| 50-74 % | 610,201 | 57,063 | 85,860 | 107,741 | 145,451 | 604,748 | 145,049 | 624,276 |
| 75% or more | 1,201,387 | 110,264 | 149,709 | 220,694 | 370,762 | 988,541 | 278,311 | 1,132,834 |
| Union presence | | | | | | | | |
| No union employees | 1,048,526 | 91,136 | 124,428 | 231,500 | 398,698 | 871,007 | 228,727 | 979,413 |
| Has union employees | 383,886 | 32,109 | 54,032 | 71,223 | 177,390 | 300,268 | 98,893 | 392,824 |
| Unknown | 429,053 | 23,495 | 15,880 | 62,513 | 58,510 | 426,033 | 42,475 | 424,832 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 524,005 | 77,772 | 99,499 | 133,010 | 327,822 | 460,342 | 130,862 | 516,270 |
| Less than 50% low wage | 903,837 | 126,984 | 180,341 | 181,068 | 283,119 | 682,851 | 251,746 | 810,575 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.1.a(2009) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 110,519,994 | 11.5% | 8.9% | 13.9% | 17.4% | 48.3% | 27.0% | 73.0% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1,228,148 | 31.1% | 16.6% | 18.9% | 6.3% | 27.1% * | 56.5% | 43.5% |
| Mining and manufacturing | 12,106,853 | 4.4% | 6.0% | 16.0% | 23.0% | 50.6% | 17.0% | 83.0% |
| Construction | 5,458,965 | 27.2% | 19.4% | 27.3% | 17.9% | 8.2% | 59.6% | 40.4% |
| Utilities and transp. | 4,965,254 | 5.6% | 5.3% | 8.2% | 12.6% | 68.3% | 15.1% | 84.9% |
| Wholesale trade | 5,313,590 | 12.2% | 10.8% | 17.4% | 22.4% | 37.2% | 30.9% | 69.1% |
| Fin. svcs. and real estate | 11,169,423 | 10.0% | 4.5% | 8.4% | 13.7% | 63.3% | 18.3% | 81.7% |
| Retail trade | 14,379,460 | 10.2% | 7.3% | 9.0% | 8.0% | 65.6% | 22.3% | 77.7% |
| Professional services | 29,145,172 | 11.0% | 7.9% | 12.5% | 21.6% | 46.9% | 24.5% | 75.5% |
| Other services | 26,753,130 | 13.3% | 11.8% | 16.7% | 17.2% | 41.0% | 33.6% | 66.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 79,451,204 | 10.1% | 8.9% | 13.7% | 15.5% | 51.8% | 25.7% | 74.3% |
| For profit, unincorporated | 16,639,076 | 21.9% | 11.9% | 15.6% | 15.7% | 34.9% | 40.9% | 59.1% |
| Nonprofit | 14,429,714 | 6.7% | 5.4% | 13.1% | 30.0% | 44.7% | 18.0% | 82.0% |
| Age of firm | | | | | | | | |
| Less than 5 years | 5,839,449 | 36.4% | 20.7% | 21.7% | 11.3% | 9.9% | 67.8% | 32.2% |
| 5-9 years | 8,006,137 | 26.7% | 18.9% | 22.8% | 17.3% | 14.4% | 57.8% | 42.2% |
| 10-19 years | 15,722,652 | 20.7% | 16.1% | 20.6% | 19.9% | 22.7% | 47.0% | 53.0% |
| 20 or more years | 80,951,756 | 6.4% | 5.7% | 11.1% | 17.4% | 59.5% | 17.1% | 82.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 65,548,325 | 0.1% | 0.7% | 4.0% | 16.3% | 78.9% | 2.3% | 97.7% |
| 1 location only | 44,971,669 | 28.0% | 20.8% | 28.3% | 19.0% | 3.8% | 63.0% | 37.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 8,037,964 | 24.1% | 16.0% | 18.2% | 17.4% | 24.4% | 51.1% | 48.9% |
| 25-49 % | 8,588,138 | 13.7% | 10.4% | 15.1% | 20.9% | 40.0% | 30.8% | 69.2% |
| 50-74 % | 17,492,817 | 13.2% | 8.3% | 10.6% | 12.9% | 55.0% | 26.5% | 73.5% |
| 75% or more | 76,401,076 | 9.5% | 8.1% | 14.0% | 18.0% | 50.3% | 24.1% | 75.9% |
| Union presence | | | | | | | | |
| No union employees | 83,492,995 | 14.5% | 11.1% | 16.8% | 20.0% | 37.5% | 33.8% | 66.2% |
| Has union employees | 17,469,966 | 2.0% | 2.3% | 5.6% | 11.7% | 78.4% | 6.3% | 93.7% |
| Unknown | 9,557,033 | 2.2% | 1.7% | 3.3% | 4.8% | 88.0% | 5.4% | 94.6% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 31,896,513 | 13.2% | 9.8% | 14.2% | 18.2% | 44.7% | 30.1% | 69.9% |
| Less than 50% low wage | 78,623,482 | 10.8% | 8.6% | 13.8% | 17.1% | 49.8% | 25.7% | 74.3% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.1.a(2009) Standard error for percent of number of private-sector employees by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,090,007 | 0.12% | 0.14% | 0.24% | 0.30% | 0.43% | 0.31% | 0.31% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 166,380 | 3.93% | 3.67% | 5.30% | 1.55% | 7.69% * | 7.04% | 7.04% |
| Mining and manufacturing | 363,156 | 0.26% | 0.54% | 1.00% | 1.14% | 1.58% | 0.86% | 0.86% |
| Construction | 201,082 | 1.60% | 1.30% | 1.73% | 2.20% | 1.45% | 2.94% | 2.94% |
| Utilities and transp. | 257,785 | 0.49% | 0.47% | 1.07% | 1.94% | 2.48% | 0.63% | 0.63% |
| Wholesale trade | 222,908 | 0.51% | 1.04% | 1.64% | 1.33% | 2.15% | 1.63% | 1.63% |
| Fin. svcs. and real estate | 491,788 | 0.50% | 0.36% | 0.80% | 1.02% | 1.53% | 0.75% | 0.75% |
| Retail trade | 511,490 | 0.42% | 0.47% | 0.79% | 0.94% | 1.61% | 0.97% | 0.97% |
| Professional services | 604,167 | 0.26% | 0.34% | 0.57% | 0.82% | 1.29% | 0.76% | 0.76% |
| Other services | 720,709 | 0.29% | 0.46% | 0.96% | 1.08% | 1.78% | 1.01% | 1.01% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,270,685 | 0.18% | 0.15% | 0.36% | 0.34% | 0.47% | 0.39% | 0.39% |
| For profit, unincorporated | 370,005 | 0.54% | 0.50% | 0.48% | 1.17% | 1.54% | 0.95% | 0.95% |
| Nonprofit | 368,511 | 0.50% | 0.26% | 0.85% | 1.27% | 1.39% | 0.93% | 0.93% |
| Age of firm | | | | | | | | |
| Less than 5 years | 219,335 | 1.47% | 1.64% | 1.69% | 1.68% | 1.61% | 1.77% | 1.77% |
| 5-9 years | 292,430 | 1.14% | 0.83% | 1.38% | 1.27% | 1.99% | 1.58% | 1.58% |
| 10-19 years | 523,297 | 0.64% | 0.78% | 0.88% | 1.18% | 1.60% | 1.41% | 1.41% |
| 20 or more years | 1,071,350 | 0.11% | 0.13% | 0.32% | 0.31% | 0.58% | 0.31% | 0.31% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,001,869 | 0.01% | 0.08% | 0.19% | 0.33% | 0.47% | 0.07% | 0.07% |
| 1 location only | 555,039 | 0.35% | 0.42% | 0.37% | 0.82% | 0.56% | 0.74% | 0.74% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 200,615 | 0.79% | 0.85% | 1.59% | 1.33% | 1.46% | 1.02% | 1.02% |
| 25-49 % | 262,953 | 0.79% | 0.91% | 1.29% | 1.44% | 2.41% | 1.62% | 1.62% |
| 50-74 % | 610,201 | 0.67% | 0.56% | 0.80% | 0.64% | 1.78% | 1.25% | 1.25% |
| 75% or more | 1,201,387 | 0.16% | 0.11% | 0.37% | 0.50% | 0.57% | 0.42% | 0.42% |
| Union presence | | | | | | | | |
| No union employees | 1,048,526 | 0.18% | 0.18% | 0.34% | 0.42% | 0.62% | 0.40% | 0.40% |
| Has union employees | 383,886 | 0.20% | 0.33% | 0.37% | 0.90% | 0.97% | 0.57% | 0.57% |
| Unknown | 429,053 | 0.25% | 0.19% | 0.61% | 0.66% | 1.10% | 0.42% | 0.42% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 524,005 | 0.29% | 0.36% | 0.41% | 0.96% | 0.94% | 0.55% | 0.55% |
| Less than 50% low wage | 903,837 | 0.19% | 0.17% | 0.25% | 0.33% | 0.44% | 0.31% | 0.31% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.2(2009) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 87.6% | 42.5% | 66.6% | 85.0% | 96.3% | 99.7% | 59.6% | 97.9% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 66.1% | 24.1% | 52.4% | 88.8% | 94.7% | 100.0% | 41.8% | 97.6% |
| Mining and manufacturing | 95.4% | 53.6% | 83.3% | 92.0% | 99.0% | 99.9% | 78.4% | 98.9% |
| Construction | 76.5% | 41.7% | 80.3% | 92.1% | 90.5% | 100.0% | 64.5% | 94.2% |
| Utilities and transp. | 92.9% | 38.9% | 68.8% | 86.1% | 96.6% | 99.4% | 58.8% | 99.0% |
| Wholesale trade | 90.9% | 58.8% | 83.1% | 91.2% | 96.9% | 100.0% | 75.1% | 98.0% |
| Fin. svcs. and real estate | 93.6% | 50.3% | 81.1% | 95.3% | 99.0% | 99.9% | 66.5% | 99.6% |
| Retail trade | 89.4% | 32.3% | 66.4% | 89.8% | 96.4% | 99.9% | 54.6% | 99.4% |
| Professional services | 91.3% | 51.2% | 77.9% | 90.8% | 98.0% | 100.0% | 68.5% | 98.7% |
| Other services | 78.0% | 34.3% | 45.4% | 69.6% | 92.7% | 98.9% | 45.4% | 94.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 88.9% | 45.6% | 69.4% | 85.4% | 95.5% | 99.7% | 63.0% | 97.9% |
| For profit, unincorporated | 75.3% | 32.1% | 53.8% | 77.1% | 96.7% | 99.3% | 44.4% | 96.6% |
| Nonprofit | 94.2% | 55.7% | 74.2% | 93.1% | 98.4% | 100.0% | 72.8% | 98.9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 53.7% | 27.4% | 44.4% | 68.2% | 88.6% | 98.5% | 38.3% | 86.3% |
| 5-9 years | 67.0% | 36.7% | 56.8% | 73.4% | 92.6% | 95.6% | 49.7% | 90.7% |
| 10-19 years | 77.8% | 42.7% | 67.0% | 82.1% | 94.3% | 99.2% | 58.7% | 94.8% |
| 20 or more years | 93.9% | 50.9% | 75.5% | 90.7% | 97.5% | 99.8% | 69.6% | 98.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 98.6% | 61.6% | 79.5% | 89.0% | 96.6% | 99.8% | 82.0% | 99.0% |
| 1 location only | 71.4% | 42.4% | 66.0% | 84.2% | 96.1% | 97.2% | 58.5% | 93.5% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 54.7% | 15.4% | 24.7% | 43.1% | 87.4% | 98.5% | 23.5% | 87.2% |
| 25-49 % | 81.0% | 33.5% | 54.6% | 75.4% | 93.1% | 99.8% | 48.5% | 95.5% |
| 50-74 % | 84.9% | 37.8% | 55.0% | 81.4% | 94.7% | 99.1% | 50.4% | 97.3% |
| 75% or more | 92.4% | 52.7% | 79.7% | 92.4% | 98.0% | 99.9% | 71.6% | 99.0% |
| Union presence | | | | | | | | |
| No union employees | 84.4% | 41.9% | 66.2% | 84.7% | 96.4% | 99.5% | 59.0% | 97.3% |
| Has union employees | 98.3% | 66.2% | 86.2% | 95.4% | 97.1% | 99.9% | 81.1% | 99.5% |
| Unknown | 95.9% | 39.1% | 44.2% | 63.9% | 90.3% | 99.9% | 46.1% | 98.8% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 76.5% | 22.2% | 35.7% | 63.7% | 91.7% | 99.4% | 34.3% | 94.7% |
| Less than 50% low wage | 92.0% | 52.6% | 81.0% | 93.9% | 98.3% | 99.8% | 71.6% | 99.1% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2(2009) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.22% | 0.65% | 0.96% | 0.70% | 0.45% | 0.11% | 0.46% | 0.14% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4.21% | 2.84% | 9.09% | 12.16% | 10.27% | 0.00% | 4.76% | 1.57% |
| Mining and manufacturing | 0.27% | 1.75% | 2.77% | 1.18% | 0.68% | 0.06% | 1.20% | 0.22% |
| Construction | 1.28% | 1.40% | 1.95% | 1.99% | 6.75% | 0.00% | 1.08% | 2.15% |
| Utilities and transp. | 1.06% | 5.11% | 5.72% | 5.81% | 1.46% | 0.25% | 5.19% | 0.46% |
| Wholesale trade | 0.71% | 1.94% | 3.94% | 2.99% | 1.87% | 0.03% | 1.70% | 0.69% |
| Fin. svcs. and real estate | 0.31% | 2.02% | 3.25% | 1.44% | 0.36% | 0.04% | 1.29% | 0.08% |
| Retail trade | 0.65% | 1.76% | 2.65% | 2.12% | 0.79% | 0.06% | 1.03% | 0.10% |
| Professional services | 0.28% | 1.37% | 1.13% | 1.17% | 0.49% | 0.02% | 0.94% | 0.18% |
| Other services | 0.87% | 1.27% | 1.47% | 1.69% | 1.30% | 0.62% | 0.73% | 0.60% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.25% | 0.70% | 1.17% | 0.69% | 0.60% | 0.07% | 0.42% | 0.16% |
| For profit, unincorporated | 0.66% | 1.61% | 1.50% | 2.84% | 0.95% | 0.54% | 1.23% | 0.46% |
| Nonprofit | 0.27% | 1.37% | 2.18% | 1.05% | 0.57% | 0.02% | 0.83% | 0.32% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.75% | 1.74% | 3.88% | 3.10% | 3.50% | 1.22% | 1.57% | 2.92% |
| 5-9 years | 1.22% | 1.28% | 2.54% | 1.88% | 1.78% | 4.74% | 0.73% | 2.44% |
| 10-19 years | 0.41% | 1.55% | 1.89% | 1.67% | 1.17% | 0.42% | 0.92% | 0.72% |
| 20 or more years | 0.14% | 1.02% | 1.11% | 0.52% | 0.52% | 0.06% | 0.62% | 0.14% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.09% | 6.76% | 2.25% | 1.36% | 0.43% | 0.05% | 2.09% | 0.08% |
| 1 location only | 0.56% | 0.65% | 1.01% | 0.84% | 0.95% | 3.08% | 0.48% | 0.82% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.80% | 1.36% | 2.54% | 3.02% | 3.17% | 0.57% | 1.34% | 1.95% |
| 25-49 % | 1.31% | 1.75% | 3.27% | 2.68% | 2.44% | 0.09% | 1.47% | 1.21% |
| 50-74 % | 0.53% | 1.25% | 2.34% | 2.64% | 1.01% | 0.48% | 1.02% | 0.45% |
| 75% or more | 0.15% | 0.82% | 1.04% | 0.78% | 0.47% | 0.05% | 0.50% | 0.18% |
| Union presence | | | | | | | | |
| No union employees | 0.33% | 0.62% | 1.04% | 0.75% | 0.45% | 0.22% | 0.46% | 0.26% |
| Has union employees | 0.21% | 2.57% | 4.74% | 2.00% | 1.49% | 0.08% | 2.01% | 0.19% |
| Unknown | 0.35% | 6.14% | 4.47% | 8.88% | 4.30% | 0.06% | 4.24% | 0.34% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.55% | 0.99% | 1.79% | 1.34% | 1.25% | 0.14% | 0.83% | 0.41% |
| Less than 50% low wage | 0.22% | 0.97% | 0.93% | 0.76% | 0.25% | 0.15% | 0.50% | 0.22% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.a(2009) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 79.5% | 80.7% | 79.1% | 78.8% | 76.8% | 80.5% | 79.3% | 79.5% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 77.0% | 86.6% | 74.0% | 57.3% | 89.9% | 84.6% | 75.3% | 77.9% |
| Mining and manufacturing | 93.5% | 83.5% | 89.9% | 93.8% | 93.6% | 94.2% | 90.2% | 94.0% |
| Construction | 85.0% | 88.0% | 85.2% | 86.4% | 84.0% | 78.2% | 86.1% | 83.9% |
| Utilities and transp. | 85.4% | 85.0% | 84.8% | 84.1% | 85.6% | 85.5% | 85.3% | 85.4% |
| Wholesale trade | 91.0% | 87.7% | 89.5% | 92.3% | 90.6% | 91.6% | 90.4% | 91.1% |
| Fin. svcs. and real estate | 88.3% | 87.6% | 86.9% | 88.5% | 88.5% | 88.3% | 88.3% | 88.2% |
| Retail trade | 71.6% | 75.3% | 72.4% | 74.4% | 70.2% | 71.2% | 73.8% | 71.3% |
| Professional services | 82.1% | 82.3% | 82.8% | 82.3% | 78.6% | 83.4% | 82.8% | 81.9% |
| Other services | 63.9% | 70.1% | 63.3% | 58.9% | 54.3% | 68.5% | 62.9% | 64.2% |
| Ownership | | | | | | | | |
| For profit, incorporated | 80.6% | 84.1% | 80.8% | 81.9% | 77.7% | 80.8% | 81.7% | 80.4% |
| For profit, unincorporated | 76.1% | 78.3% | 78.3% | 71.5% | 77.2% | 76.4% | 77.4% | 75.7% |
| Nonprofit | 76.7% | 62.6% | 65.5% | 70.5% | 74.2% | 82.3% | 65.9% | 78.5% |
| Age of firm | | | | | | | | |
| Less than 5 years | 73.5% | 80.5% | 77.7% | 70.2% | 71.2% | 69.6% | 77.4% | 69.9% |
| 5-9 years | 76.4% | 83.9% | 77.8% | 75.3% | 70.3% | 78.3% | 79.0% | 74.4% |
| 10-19 years | 74.5% | 82.8% | 78.2% | 77.0% | 68.4% | 72.6% | 79.0% | 72.0% |
| 20 or more years | 80.8% | 78.7% | 80.0% | 80.8% | 79.5% | 81.3% | 79.7% | 80.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 80.7% | 86.6% | 82.7% | 81.7% | 79.5% | 80.9% | 79.6% | 80.7% |
| 1 location only | 77.0% | 80.6% | 78.8% | 78.1% | 73.5% | 68.7% | 79.3% | 74.6% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 34.0% | 47.1% | 33.0% | 32.7% | 29.8% | 35.3% | 35.9% | 33.5% |
| 25-49 % | 48.7% | 50.5% | 42.7% | 40.9% | 47.8% | 52.0% | 44.8% | 49.6% |
| 50-74 % | 70.5% | 70.1% | 64.2% | 62.6% | 65.6% | 73.4% | 66.1% | 71.3% |
| 75% or more | 87.2% | 88.9% | 88.0% | 87.9% | 86.5% | 87.1% | 88.1% | 87.0% |
| Union presence | | | | | | | | |
| No union employees | 78.8% | 80.9% | 79.3% | 78.3% | 76.0% | 80.0% | 79.4% | 78.6% |
| Has union employees | 82.4% | 76.2% | 74.7% | 83.5% | 83.2% | 82.5% | 76.4% | 82.7% |
| Unknown | 79.3% | 80.4% | 83.1% | 81.0% | 76.9% | 79.3% | 79.0% | 79.3% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 62.5% | 65.5% | 55.0% | 56.8% | 54.4% | 67.1% | 57.1% | 63.3% |
| Less than 50% low wage | 85.2% | 83.9% | 84.0% | 85.0% | 85.8% | 85.4% | 84.3% | 85.4% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.a(2009) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.35% | 0.28% | 0.85% | 0.55% | 1.36% | 0.39% | 0.50% | 0.42% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 6.27% | 4.96% | 11.48% | 10.14% | 10.33% | 12.35% | 5.74% | 7.60% |
| Mining and manufacturing | 0.45% | 1.94% | 1.39% | 0.74% | 1.14% | 0.56% | 1.27% | 0.46% |
| Construction | 1.05% | 1.04% | 2.11% | 1.94% | 4.18% | 5.21% | 1.07% | 2.08% |
| Utilities and transp. | 1.62% | 3.66% | 2.99% | 4.45% | 2.35% | 2.11% | 1.72% | 1.75% |
| Wholesale trade | 0.79% | 1.50% | 2.01% | 1.26% | 1.72% | 1.14% | 0.62% | 1.08% |
| Fin. svcs. and real estate | 0.74% | 1.17% | 2.09% | 1.96% | 1.57% | 0.91% | 0.89% | 0.79% |
| Retail trade | 0.61% | 2.06% | 2.12% | 1.49% | 1.89% | 0.91% | 1.53% | 0.80% |
| Professional services | 0.69% | 0.74% | 0.85% | 0.98% | 1.54% | 1.06% | 0.59% | 0.83% |
| Other services | 0.96% | 1.32% | 1.49% | 1.33% | 3.07% | 1.04% | 1.10% | 1.14% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.39% | 0.36% | 0.87% | 0.73% | 1.93% | 0.51% | 0.44% | 0.45% |
| For profit, unincorporated | 1.44% | 1.12% | 1.77% | 2.56% | 2.11% | 2.67% | 1.28% | 1.85% |
| Nonprofit | 0.65% | 1.71% | 2.71% | 1.03% | 1.37% | 1.19% | 1.56% | 0.76% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.54% | 2.23% | 3.07% | 3.51% | 5.22% | 4.02% | 1.83% | 3.23% |
| 5-9 years | 1.70% | 1.52% | 2.39% | 2.52% | 3.30% | 4.63% | 1.97% | 2.53% |
| 10-19 years | 1.16% | 1.20% | 1.28% | 1.28% | 3.76% | 1.96% | 0.89% | 1.69% |
| 20 or more years | 0.29% | 0.61% | 1.04% | 1.12% | 0.85% | 0.55% | 0.65% | 0.35% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.40% | 7.87% | 2.21% | 1.44% | 1.57% | 0.47% | 1.72% | 0.41% |
| 1 location only | 0.59% | 0.29% | 0.88% | 0.66% | 2.02% | 4.07% | 0.52% | 1.11% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.70% | 3.73% | 3.68% | 3.55% | 2.43% | 2.23% | 2.22% | 1.90% |
| 25-49 % | 1.24% | 3.26% | 2.22% | 3.39% | 3.17% | 1.71% | 2.23% | 1.26% |
| 50-74 % | 0.76% | 1.09% | 2.07% | 1.46% | 1.52% | 1.10% | 0.54% | 0.98% |
| 75% or more | 0.38% | 0.56% | 0.86% | 0.30% | 1.34% | 0.52% | 0.58% | 0.48% |
| Union presence | | | | | | | | |
| No union employees | 0.40% | 0.38% | 0.80% | 0.58% | 1.47% | 0.63% | 0.41% | 0.45% |
| Has union employees | 0.81% | 3.13% | 5.04% | 2.77% | 1.87% | 0.99% | 2.78% | 0.90% |
| Unknown | 1.63% | 7.38% | 4.15% | 6.34% | 2.68% | 1.79% | 5.07% | 1.64% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.81% | 1.24% | 1.78% | 1.59% | 3.52% | 0.74% | 0.99% | 0.93% |
| Less than 50% low wage | 0.38% | 0.34% | 0.81% | 0.57% | 0.86% | 0.54% | 0.35% | 0.48% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.a.(1)(2009) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 76.9% | 78.0% | 74.4% | 74.8% | 77.0% | 77.6% | 75.2% | 77.3% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 81.2% | 80.8% | 53.4% | 78.4% | 81.7% | 90.2% | 67.0% | 88.8% |
| Mining and manufacturing | 85.3% | 78.3% | 75.8% | 80.2% | 83.9% | 88.6% | 77.4% | 86.5% |
| Construction | 79.2% | 81.7% | 76.8% | 77.9% | 79.8% | 83.1% | 78.7% | 79.7% |
| Utilities and transp. | 84.2% | 72.9% | 77.1% | 82.7% | 81.1% | 85.7% | 75.9% | 85.1% |
| Wholesale trade | 83.4% | 81.1% | 77.9% | 80.3% | 81.0% | 87.8% | 76.7% | 85.7% |
| Fin. svcs. and real estate | 83.3% | 79.1% | 80.1% | 81.7% | 80.4% | 84.7% | 79.9% | 83.8% |
| Retail trade | 65.6% | 74.8% | 70.7% | 69.4% | 69.0% | 63.9% | 71.6% | 64.6% |
| Professional services | 80.7% | 76.6% | 74.9% | 76.2% | 78.7% | 83.9% | 75.8% | 81.8% |
| Other services | 62.3% | 77.5% | 70.4% | 61.3% | 62.7% | 59.7% | 70.1% | 60.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 76.5% | 77.8% | 74.6% | 74.9% | 77.1% | 76.8% | 75.0% | 76.8% |
| For profit, unincorporated | 74.5% | 77.6% | 71.5% | 69.0% | 70.6% | 78.0% | 74.2% | 74.7% |
| Nonprofit | 81.5% | 80.4% | 78.4% | 80.4% | 80.8% | 82.5% | 78.6% | 81.9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 70.2% | 77.3% | 73.3% | 63.6% | 61.5% | 77.5% | 71.4% | 68.8% |
| 5-9 years | 71.5% | 78.4% | 74.0% | 70.9% | 71.8% | 64.4% | 76.5% | 67.5% |
| 10-19 years | 73.0% | 77.2% | 74.7% | 71.5% | 72.3% | 72.0% | 74.2% | 72.3% |
| 20 or more years | 78.1% | 78.4% | 74.5% | 77.4% | 78.9% | 78.3% | 75.9% | 78.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 77.5% | 70.1% | 78.5% | 79.5% | 76.9% | 77.5% | 78.3% | 77.5% |
| 1 location only | 75.8% | 78.0% | 74.2% | 73.7% | 77.2% | 82.4% | 75.0% | 76.8% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 47.1% | 74.3% | 52.8% | 48.7% | 40.6% | 43.6% | 59.3% | 43.4% |
| 25-49 % | 59.4% | 79.0% | 67.4% | 52.6% | 64.3% | 55.6% | 67.5% | 57.7% |
| 50-74 % | 67.4% | 76.4% | 66.9% | 65.5% | 66.8% | 67.0% | 70.1% | 66.9% |
| 75% or more | 80.2% | 78.4% | 76.1% | 77.4% | 80.3% | 81.7% | 76.7% | 81.1% |
| Union presence | | | | | | | | |
| No union employees | 75.0% | 77.6% | 73.7% | 73.9% | 76.2% | 74.7% | 74.5% | 75.2% |
| Has union employees | 82.9% | 88.5% | 89.2% | 86.1% | 81.8% | 82.6% | 89.1% | 82.6% |
| Unknown | 79.9% | 75.6% | 66.8% | 72.8% | 82.7% | 80.1% | 70.1% | 80.2% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 60.7% | 74.6% | 58.0% | 53.7% | 61.2% | 61.0% | 62.1% | 60.5% |
| Less than 50% low wage | 81.0% | 78.5% | 76.6% | 78.8% | 81.0% | 82.4% | 77.2% | 81.9% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.a.(1)(2009) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.33% | 0.55% | 0.63% | 0.67% | 0.58% | 0.61% | 0.32% | 0.39% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4.69% | 4.73% | 11.98% | 12.89% | 10.80% | 4.22% | 6.36% | 5.09% |
| Mining and manufacturing | 0.82% | 2.68% | 1.27% | 1.41% | 2.02% | 0.93% | 1.36% | 0.81% |
| Construction | 0.77% | 0.92% | 1.62% | 1.90% | 3.95% | 2.89% | 0.77% | 1.66% |
| Utilities and transp. | 0.70% | 4.49% | 3.53% | 5.18% | 2.43% | 1.01% | 2.44% | 0.83% |
| Wholesale trade | 0.80% | 2.27% | 3.40% | 1.41% | 2.15% | 0.73% | 2.00% | 1.07% |
| Fin. svcs. and real estate | 0.59% | 1.99% | 1.67% | 1.92% | 1.56% | 0.85% | 1.30% | 0.67% |
| Retail trade | 0.88% | 2.30% | 1.91% | 1.59% | 2.72% | 1.00% | 1.29% | 0.98% |
| Professional services | 0.37% | 1.17% | 0.92% | 0.89% | 0.81% | 0.59% | 0.75% | 0.41% |
| Other services | 0.84% | 1.29% | 2.19% | 3.12% | 2.92% | 1.17% | 1.14% | 0.96% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.47% | 0.58% | 0.65% | 0.58% | 0.91% | 0.67% | 0.38% | 0.53% |
| For profit, unincorporated | 0.87% | 1.40% | 2.73% | 2.34% | 3.41% | 1.58% | 0.86% | 1.30% |
| Nonprofit | 0.50% | 2.00% | 2.35% | 1.74% | 0.75% | 0.64% | 1.18% | 0.54% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.50% | 1.24% | 2.39% | 2.50% | 4.42% | 4.83% | 1.30% | 3.22% |
| 5-9 years | 1.03% | 1.46% | 2.17% | 3.17% | 3.87% | 4.70% | 0.92% | 1.70% |
| 10-19 years | 0.68% | 1.12% | 1.44% | 1.12% | 1.57% | 2.10% | 0.77% | 1.22% |
| 20 or more years | 0.30% | 0.66% | 0.89% | 1.06% | 0.57% | 0.51% | 0.44% | 0.32% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.44% | 4.82% | 1.81% | 0.78% | 0.72% | 0.60% | 1.54% | 0.44% |
| 1 location only | 0.29% | 0.56% | 0.65% | 0.78% | 0.93% | 3.97% | 0.29% | 0.71% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.06% | 4.07% | 7.25% | 6.04% | 5.69% | 3.14% | 2.80% | 2.36% |
| 25-49 % | 1.59% | 3.70% | 2.25% | 3.61% | 2.76% | 2.89% | 2.42% | 1.88% |
| 50-74 % | 0.91% | 1.52% | 2.51% | 2.87% | 1.36% | 1.50% | 1.77% | 1.12% |
| 75% or more | 0.30% | 0.46% | 0.63% | 0.55% | 0.49% | 0.46% | 0.33% | 0.38% |
| Union presence | | | | | | | | |
| No union employees | 0.33% | 0.54% | 0.69% | 0.64% | 0.77% | 0.64% | 0.31% | 0.41% |
| Has union employees | 0.61% | 2.90% | 2.09% | 1.93% | 3.16% | 0.74% | 1.13% | 0.65% |
| Unknown | 1.00% | 5.74% | 8.89% | 7.29% | 2.90% | 1.06% | 4.34% | 0.97% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.83% | 1.78% | 2.30% | 2.52% | 2.09% | 1.35% | 1.31% | 0.93% |
| Less than 50% low wage | 0.32% | 0.68% | 0.67% | 0.50% | 0.45% | 0.47% | 0.36% | 0.37% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b(2009) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 61.1% | 62.9% | 58.8% | 58.9% | 59.2% | 62.5% | 59.6% | 61.5% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 62.5% | 70.0% | 39.5% | 45.0% | 73.4% | 76.3% | 50.4% | 69.2% |
| Mining and manufacturing | 79.7% | 65.4% | 68.2% | 75.3% | 78.5% | 83.4% | 69.8% | 81.4% |
| Construction | 67.3% | 71.9% | 65.5% | 67.3% | 67.0% | 64.9% | 67.7% | 66.9% |
| Utilities and transp. | 71.9% | 62.0% | 65.4% | 69.5% | 69.4% | 73.3% | 64.8% | 72.7% |
| Wholesale trade | 75.9% | 71.1% | 69.8% | 74.0% | 73.5% | 80.4% | 69.4% | 78.1% |
| Fin. svcs. and real estate | 73.5% | 69.3% | 69.7% | 72.3% | 71.2% | 74.8% | 70.5% | 74.0% |
| Retail trade | 47.0% | 56.4% | 51.2% | 51.6% | 48.4% | 45.5% | 52.8% | 46.1% |
| Professional services | 66.2% | 63.0% | 62.0% | 62.8% | 61.9% | 70.0% | 62.8% | 67.0% |
| Other services | 39.8% | 54.3% | 44.5% | 36.1% | 34.1% | 40.9% | 44.0% | 38.8% |
| Ownership | | | | | | | | |
| For profit, incorporated | 61.7% | 65.5% | 60.3% | 61.4% | 59.9% | 62.0% | 61.3% | 61.7% |
| For profit, unincorporated | 56.7% | 60.7% | 56.0% | 49.3% | 54.5% | 59.6% | 57.5% | 56.5% |
| Nonprofit | 62.6% | 50.4% | 51.4% | 56.7% | 60.0% | 67.9% | 51.8% | 64.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 51.6% | 62.2% | 57.0% | 44.7% | 43.8% | 53.9% | 55.3% | 48.1% |
| 5-9 years | 54.6% | 65.8% | 57.6% | 53.4% | 50.5% | 50.4% | 60.4% | 50.2% |
| 10-19 years | 54.4% | 63.9% | 58.4% | 55.0% | 49.5% | 52.3% | 58.7% | 52.0% |
| 20 or more years | 63.1% | 61.7% | 59.6% | 62.6% | 62.7% | 63.6% | 60.5% | 63.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 62.5% | 60.7% | 64.9% | 65.0% | 61.1% | 62.7% | 62.3% | 62.5% |
| 1 location only | 58.4% | 62.9% | 58.5% | 57.6% | 56.7% | 56.6% | 59.4% | 57.3% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 16.0% | 35.0% | 17.4% | 15.9% | 12.1% | 15.4% | 21.3% | 14.5% |
| 25-49 % | 28.9% | 39.9% | 28.8% | 21.5% | 30.7% | 28.9% | 30.2% | 28.6% |
| 50-74 % | 47.5% | 53.6% | 43.0% | 41.0% | 43.8% | 49.2% | 46.4% | 47.7% |
| 75% or more | 70.0% | 69.6% | 67.0% | 68.0% | 69.4% | 71.2% | 67.6% | 70.6% |
| Union presence | | | | | | | | |
| No union employees | 59.1% | 62.8% | 58.4% | 57.9% | 58.0% | 59.8% | 59.2% | 59.1% |
| Has union employees | 68.3% | 67.5% | 66.6% | 71.9% | 68.1% | 68.1% | 68.0% | 68.3% |
| Unknown | 63.3% | 60.8% | 55.5% | 59.0% | 63.6% | 63.5% | 55.3% | 63.6% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 37.9% | 48.9% | 31.9% | 30.5% | 33.3% | 40.9% | 35.5% | 38.3% |
| Less than 50% low wage | 69.0% | 65.9% | 64.3% | 67.0% | 69.6% | 70.3% | 65.1% | 70.0% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b(2009) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.41% | 0.53% | 0.96% | 0.56% | 1.23% | 0.65% | 0.42% | 0.48% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 6.31% | 6.09% | 10.56% | 10.07% | 10.65% | 11.46% | 6.63% | 7.14% |
| Mining and manufacturing | 0.94% | 2.82% | 1.80% | 1.53% | 2.27% | 1.06% | 1.90% | 0.90% |
| Construction | 1.18% | 1.32% | 2.42% | 2.72% | 4.83% | 4.79% | 1.33% | 2.30% |
| Utilities and transp. | 1.46% | 5.88% | 3.58% | 6.70% | 2.87% | 1.90% | 3.29% | 1.48% |
| Wholesale trade | 0.96% | 2.47% | 3.32% | 1.81% | 1.82% | 1.16% | 1.58% | 1.04% |
| Fin. svcs. and real estate | 0.91% | 2.05% | 1.96% | 2.44% | 2.19% | 1.35% | 1.29% | 1.03% |
| Retail trade | 0.59% | 2.06% | 1.64% | 1.38% | 1.99% | 0.77% | 1.47% | 0.75% |
| Professional services | 0.68% | 0.81% | 1.15% | 1.11% | 1.55% | 0.92% | 0.74% | 0.77% |
| Other services | 0.85% | 1.41% | 1.72% | 1.91% | 2.50% | 1.17% | 1.09% | 1.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.55% | 0.57% | 1.04% | 0.51% | 1.87% | 0.86% | 0.35% | 0.65% |
| For profit, unincorporated | 1.09% | 1.56% | 1.77% | 2.58% | 1.99% | 2.48% | 1.04% | 1.47% |
| Nonprofit | 0.72% | 1.38% | 2.68% | 1.46% | 1.28% | 1.27% | 1.50% | 0.78% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.53% | 2.06% | 2.40% | 2.84% | 2.49% | 4.58% | 0.90% | 2.91% |
| 5-9 years | 1.36% | 1.63% | 2.02% | 3.49% | 3.69% | 5.15% | 1.65% | 2.22% |
| 10-19 years | 1.15% | 1.46% | 1.58% | 1.21% | 3.29% | 2.47% | 0.70% | 1.73% |
| 20 or more years | 0.34% | 0.82% | 1.30% | 1.20% | 0.92% | 0.62% | 0.59% | 0.37% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.52% | 5.51% | 2.64% | 1.51% | 1.39% | 0.61% | 2.18% | 0.52% |
| 1 location only | 0.42% | 0.54% | 0.97% | 0.62% | 1.70% | 4.74% | 0.36% | 0.99% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.75% | 3.02% | 1.75% | 1.73% | 1.44% | 1.37% | 1.29% | 1.06% |
| 25-49 % | 0.90% | 2.67% | 1.71% | 1.85% | 2.25% | 1.60% | 1.18% | 1.16% |
| 50-74 % | 0.86% | 0.96% | 2.34% | 2.09% | 1.56% | 0.95% | 1.16% | 1.01% |
| 75% or more | 0.47% | 0.58% | 0.93% | 0.54% | 1.26% | 0.71% | 0.49% | 0.61% |
| Union presence | | | | | | | | |
| No union employees | 0.41% | 0.57% | 0.99% | 0.65% | 1.51% | 0.84% | 0.36% | 0.52% |
| Has union employees | 0.61% | 4.16% | 5.23% | 2.52% | 2.18% | 0.75% | 2.72% | 0.64% |
| Unknown | 1.42% | 5.09% | 8.98% | 5.80% | 3.01% | 1.52% | 4.90% | 1.46% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.70% | 1.29% | 1.03% | 1.36% | 2.52% | 1.19% | 0.69% | 0.77% |
| Less than 50% low wage | 0.44% | 0.68% | 1.02% | 0.47% | 0.85% | 0.61% | 0.39% | 0.54% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b.(1)(2009) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 56.1% | 13.0% | 9.9% | 16.0% | 32.5% | 82.9% | 11.6% | 65.8% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 56.6% | 9.8% | 1.0% * | 32.1% * | 44.2% * | 89.4% | 8.1% | 76.2% |
| Mining and manufacturing | 62.0% | 10.1% | 6.2% * | 16.3% | 43.6% | 88.3% | 10.8% | 69.2% |
| Construction | 23.4% | 19.4% | 12.8% | 16.6% | 17.6% | 83.2% | 16.2% | 30.8% |
| Utilities and transp. | 73.2% | 10.5% | 20.4% | 11.5% * | 38.4% | 89.5% | 13.2% | 78.9% |
| Wholesale trade | 51.6% | 10.9% | 5.9% * | 15.3% | 39.7% | 88.7% | 9.8% | 64.3% |
| Fin. svcs. and real estate | 67.0% | 6.6% | 8.2% * | 23.0% | 27.9% | 88.0% | 8.7% | 75.3% |
| Retail trade | 67.8% | 12.8% | 12.6% | 9.0% | 24.2% | 89.5% | 11.9% | 77.9% |
| Professional services | 54.8% | 12.1% | 8.6% | 16.0% | 33.0% | 81.9% | 10.4% | 64.2% |
| Other services | 40.1% | 15.9% | 12.0% | 14.5% | 21.2% | 60.5% | 13.0% | 47.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 57.6% | 12.6% | 9.3% | 14.9% | 34.6% | 83.3% | 11.3% | 67.8% |
| For profit, unincorporated | 49.0% | 11.8% | 11.1% | 14.9% | 33.5% | 79.2% | 11.2% | 61.1% |
| Nonprofit | 54.8% | 19.3% | 13.1% | 22.9% | 26.4% | 83.6% | 14.8% | 60.0% |
| Age of firm | | | | | | | | |
| Less than 5 years | 22.3% | 11.9% | 10.3% * | 9.9% * | 17.5% | 66.0% | 10.7% | 34.8% |
| 5-9 years | 23.9% | 13.6% | 10.2% * | 14.0% | 25.1% | 57.0% | 11.5% | 35.1% |
| 10-19 years | 29.3% | 11.3% | 9.9% | 14.3% | 26.1% | 62.8% | 10.4% | 41.0% |
| 20 or more years | 63.0% | 13.9% | 9.8% | 17.2% | 34.6% | 84.8% | 12.3% | 69.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 73.4% | 20.2% * | 7.7% * | 14.7% | 35.6% | 84.0% | 10.8% | 74.5% |
| 1 location only | 19.0% | 12.9% | 10.1% | 16.3% | 28.3% | 46.9% | 11.7% | 27.1% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 38.7% | 23.4% | 18.0% | 11.3% * | 16.4% * | 68.3% | 20.9% | 46.1% |
| 25-49 % | 51.7% | 18.1% | 13.6% * | 8.9% | 32.2% | 81.5% | 15.1% | 60.5% |
| 50-74 % | 65.5% | 12.4% | 11.5% | 17.2% | 31.3% | 87.9% | 12.4% | 75.1% |
| 75% or more | 55.2% | 12.3% | 9.5% | 16.1% | 32.9% | 82.3% | 11.2% | 64.9% |
| Union presence | | | | | | | | |
| No union employees | 47.6% | 11.1% | 8.0% | 14.7% | 31.0% | 81.9% | 10.0% | 59.2% |
| Has union employees | 75.3% | 46.1% | 36.3% | 26.9% | 41.0% | 85.2% | 34.5% | 77.6% |
| Unknown | 78.8% | 29.3% | 27.9% * | 24.8% | 45.0% | 82.5% | 29.8% | 79.9% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 59.1% | 15.1% | 10.3% | 15.5% | 27.1% | 81.9% | 12.5% | 65.8% |
| Less than 50% low wage | 55.6% | 12.6% | 9.9% | 16.0% | 33.6% | 83.1% | 11.5% | 65.8% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b.(1)(2009) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.73% | 0.54% | 0.47% | 1.07% | 1.91% | 0.82% | 0.50% | 0.80% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 11.17% | 2.84% | 1.54% * | 11.00% * | 15.41% * | 14.56% | 1.83% | 12.90% |
| Mining and manufacturing | 2.05% | 2.36% | 2.42% * | 3.03% | 4.64% | 1.36% | 1.77% | 2.13% |
| Construction | 1.83% | 2.33% | 2.62% | 3.84% | 3.91% | 5.40% | 2.09% | 3.24% |
| Utilities and transp. | 2.42% | 2.19% | 5.59% | 6.53% * | 6.96% | 2.30% | 3.33% | 2.56% |
| Wholesale trade | 2.30% | 2.92% | 2.40% * | 2.41% | 3.04% | 2.78% | 2.29% | 2.23% |
| Fin. svcs. and real estate | 1.68% | 1.90% | 2.86% * | 6.29% | 4.17% | 1.63% | 1.79% | 1.73% |
| Retail trade | 2.12% | 3.71% | 1.71% | 1.86% | 4.27% | 1.29% | 1.18% | 2.17% |
| Professional services | 1.36% | 1.37% | 0.99% | 1.75% | 3.68% | 0.89% | 0.88% | 1.10% |
| Other services | 2.13% | 0.99% | 1.60% | 2.89% | 3.44% | 3.83% | 0.87% | 2.86% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.86% | 0.64% | 0.64% | 1.10% | 2.47% | 0.93% | 0.63% | 0.91% |
| For profit, unincorporated | 2.30% | 1.14% | 2.32% | 3.40% | 3.55% | 2.38% | 1.08% | 2.57% |
| Nonprofit | 2.12% | 1.23% | 3.01% | 4.76% | 3.86% | 1.93% | 1.34% | 2.08% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.98% | 2.37% | 4.52% * | 4.04% * | 4.07% | 11.71% | 1.22% | 5.20% |
| 5-9 years | 2.84% | 1.87% | 4.33% * | 3.48% | 6.04% | 9.67% | 2.18% | 4.54% |
| 10-19 years | 2.38% | 1.18% | 1.41% | 2.53% | 4.17% | 6.16% | 0.84% | 3.66% |
| 20 or more years | 0.69% | 0.89% | 1.14% | 1.20% | 2.17% | 0.73% | 0.77% | 0.70% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.65% | 8.42% * | 3.61% * | 2.11% | 2.00% | 0.67% | 2.66% | 0.61% |
| 1 location only | 1.05% | 0.54% | 0.53% | 1.32% | 3.10% | 7.18% | 0.57% | 1.94% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.08% | 5.14% | 5.17% | 4.39% * | 5.51% * | 4.46% | 3.45% | 2.61% |
| 25-49 % | 3.47% | 3.76% | 4.10% * | 1.82% | 5.37% | 4.13% | 1.92% | 3.99% |
| 50-74 % | 2.86% | 1.91% | 2.60% | 4.44% | 4.87% | 2.05% | 1.16% | 2.50% |
| 75% or more | 0.84% | 0.53% | 0.52% | 1.33% | 2.10% | 1.02% | 0.54% | 0.90% |
| Union presence | | | | | | | | |
| No union employees | 0.91% | 0.68% | 0.66% | 1.19% | 2.04% | 1.15% | 0.55% | 1.03% |
| Has union employees | 1.59% | 6.40% | 8.78% | 5.66% | 6.65% | 1.03% | 3.37% | 1.59% |
| Unknown | 1.88% | 5.41% | 10.84% * | 7.09% | 6.49% | 1.50% | 7.19% | 1.82% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.04% | 1.90% | 2.61% | 3.06% | 4.18% | 1.45% | 1.34% | 1.23% |
| Less than 50% low wage | 0.80% | 0.60% | 0.48% | 1.16% | 1.78% | 0.88% | 0.64% | 0.93% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.c(2009) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 66.5% | 18.5% | 26.2% | 40.0% | 55.2% | 86.6% | 27.3% | 75.3% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 50.3% | 5.9% * | 5.0% * | 29.8% * | 37.0% * | 92.7% | 12.7% | 71.1% |
| Mining and manufacturing | 65.6% | 14.7% | 23.2% | 36.7% | 58.1% | 83.9% | 24.1% | 72.3% |
| Construction | 41.0% | 19.4% | 30.2% | 38.3% | 50.2% | 81.0% | 30.7% | 51.2% |
| Utilities and transp. | 76.6% | 12.7% * | 17.9% * | 32.9% | 46.8% | 91.7% | 20.6% | 82.5% |
| Wholesale trade | 59.0% | 19.7% | 22.1% | 42.3% | 55.8% | 84.6% | 28.4% | 69.5% |
| Fin. svcs. and real estate | 74.9% | 22.2% | 34.1% | 47.7% | 59.6% | 88.2% | 31.2% | 81.5% |
| Retail trade | 75.5% | 15.0% | 22.4% | 34.3% | 48.0% | 90.8% | 25.1% | 83.5% |
| Professional services | 67.9% | 21.0% | 30.1% | 47.4% | 57.7% | 88.0% | 30.5% | 76.3% |
| Other services | 60.5% | 16.3% | 23.8% | 35.6% | 52.5% | 80.7% | 23.9% | 69.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 67.5% | 18.7% | 25.1% | 40.6% | 55.1% | 86.6% | 27.5% | 76.4% |
| For profit, unincorporated | 62.6% | 21.1% | 30.9% | 41.7% | 55.2% | 87.4% | 28.1% | 73.6% |
| Nonprofit | 64.4% | 11.4% | 26.8% | 35.0% | 55.6% | 86.1% | 24.4% | 70.9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 44.3% | 18.8% | 22.4% | 39.8% | 53.6% | 88.3% | 23.7% | 63.6% |
| 5-9 years | 43.3% | 20.6% | 25.5% | 36.1% | 42.3% | 83.3% | 26.0% | 56.2% |
| 10-19 years | 52.6% | 19.3% | 27.9% | 42.6% | 59.9% | 79.2% | 28.2% | 66.1% |
| 20 or more years | 71.2% | 17.4% | 26.2% | 39.9% | 55.5% | 87.2% | 27.8% | 77.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 80.6% | 18.8% * | 38.2% | 44.7% | 59.3% | 86.9% | 38.7% | 81.4% |
| 1 location only | 37.9% | 18.5% | 25.5% | 39.0% | 50.1% | 79.5% | 26.5% | 50.1% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 51.8% | 12.8% | 13.9% | 28.0% | 32.2% | 84.2% | 14.3% | 62.3% |
| 25-49 % | 58.3% | 7.5% | 13.2% | 28.6% | 51.3% | 82.5% | 14.8% | 68.2% |
| 50-74 % | 72.6% | 19.9% | 26.8% | 36.5% | 55.8% | 90.7% | 23.9% | 81.7% |
| 75% or more | 66.9% | 19.8% | 28.2% | 42.5% | 57.7% | 86.1% | 30.1% | 75.3% |
| Union presence | | | | | | | | |
| No union employees | 59.7% | 17.9% | 25.1% | 39.0% | 53.6% | 84.4% | 26.4% | 70.1% |
| Has union employees | 86.0% | 28.9% | 49.0% | 54.0% | 67.1% | 92.9% | 45.2% | 88.3% |
| Unknown | 81.3% | 25.1% * | 15.1% * | 33.4% * | 60.0% | 84.6% | 21.8% | 82.9% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 65.3% | 12.3% | 13.2% | 29.3% | 50.7% | 85.7% | 15.8% | 73.1% |
| Less than 50% low wage | 66.8% | 19.8% | 28.9% | 43.1% | 57.0% | 87.0% | 29.9% | 76.1% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.c(2009) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.65% | 0.95% | 1.34% | 1.73% | 1.93% | 0.58% | 0.90% | 0.70% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 9.29% | 2.81% * | 2.09% * | 12.48% * | 14.58% * | 12.08% | 3.51% | 12.42% |
| Mining and manufacturing | 1.68% | 2.27% | 3.27% | 4.06% | 4.48% | 1.81% | 2.37% | 1.87% |
| Construction | 2.95% | 3.23% | 3.64% | 5.89% | 7.37% | 4.89% | 2.91% | 3.82% |
| Utilities and transp. | 0.81% | 5.88% * | 5.66% * | 8.45% | 7.89% | 1.02% | 4.41% | 1.01% |
| Wholesale trade | 2.08% | 4.59% | 3.81% | 5.45% | 5.48% | 3.31% | 1.73% | 2.90% |
| Fin. svcs. and real estate | 1.75% | 3.87% | 3.01% | 4.92% | 5.48% | 2.10% | 2.13% | 1.93% |
| Retail trade | 1.68% | 2.19% | 3.08% | 3.54% | 5.22% | 0.92% | 1.73% | 1.90% |
| Professional services | 1.63% | 2.20% | 2.84% | 2.44% | 3.75% | 1.26% | 1.91% | 1.63% |
| Other services | 1.01% | 1.22% | 2.23% | 2.26% | 3.13% | 2.31% | 1.70% | 1.32% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.71% | 1.15% | 1.44% | 1.87% | 2.26% | 0.67% | 0.73% | 0.81% |
| For profit, unincorporated | 1.29% | 1.54% | 3.80% | 3.06% | 2.87% | 2.08% | 2.29% | 1.49% |
| Nonprofit | 1.55% | 2.32% | 3.62% | 2.27% | 2.94% | 2.25% | 1.91% | 1.61% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.67% | 2.95% | 4.69% | 4.86% | 6.57% | 7.16% | 1.80% | 3.48% |
| 5-9 years | 3.29% | 2.11% | 3.53% | 3.73% | 6.80% | 5.13% | 1.43% | 5.25% |
| 10-19 years | 1.54% | 1.37% | 2.53% | 3.04% | 4.23% | 3.43% | 1.68% | 1.83% |
| 20 or more years | 0.87% | 0.97% | 1.92% | 2.29% | 2.69% | 0.72% | 0.99% | 0.98% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.57% | 7.60% * | 4.47% | 2.19% | 1.64% | 0.72% | 2.54% | 0.58% |
| 1 location only | 1.05% | 0.96% | 1.40% | 2.04% | 3.38% | 5.50% | 0.97% | 1.94% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.94% | 3.56% | 3.92% | 4.79% | 5.49% | 2.50% | 2.55% | 3.64% |
| 25-49 % | 2.65% | 2.13% | 3.37% | 4.23% | 6.44% | 2.32% | 2.85% | 3.08% |
| 50-74 % | 1.85% | 1.87% | 3.82% | 3.82% | 4.39% | 1.40% | 1.81% | 1.52% |
| 75% or more | 0.67% | 1.12% | 1.42% | 1.96% | 1.94% | 0.76% | 0.90% | 0.70% |
| Union presence | | | | | | | | |
| No union employees | 0.81% | 0.90% | 1.30% | 1.77% | 2.08% | 0.80% | 0.98% | 0.93% |
| Has union employees | 0.80% | 4.17% | 5.90% | 6.69% | 4.95% | 0.99% | 4.04% | 0.80% |
| Unknown | 1.73% | 11.43% * | 9.88% * | 10.50% * | 3.91% | 1.59% | 5.76% | 1.68% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.37% | 1.39% | 1.96% | 1.84% | 3.68% | 1.36% | 1.74% | 1.53% |
| Less than 50% low wage | 0.65% | 1.13% | 1.58% | 1.91% | 1.84% | 0.77% | 0.87% | 0.75% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3(2009) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 87,721,498 | 8,793,558 | 7,152,256 | 11,961,025 | 15,402,517 | 44,412,142 | 21,488,680 | 66,232,817 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 951,157 | 241,607 | 154,112 | 157,532 * | 69,853 | 328,053 * | 470,314 | 480,844 * |
| Mining and manufacturing | 11,738,136 | 437,428 | 662,839 | 1,859,101 | 2,719,961 | 6,058,808 | 1,854,973 | 9,883,163 |
| Construction | 5,010,982 | 1,242,785 | 985,969 | 1,412,496 | 931,161 | 438,571 | 2,881,781 | 2,129,201 |
| Utilities and transp. | 4,188,384 | 224,651 | 225,070 | 355,992 | 542,682 | 2,839,989 | 639,288 | 3,549,096 |
| Wholesale trade | 4,983,163 | 562,361 | 513,459 | 844,687 | 1,123,764 | 1,938,892 | 1,469,859 | 3,513,304 |
| Fin. svcs. and real estate | 10,075,831 | 874,396 | 430,097 | 838,691 | 1,360,228 | 6,572,419 | 1,680,312 | 8,395,519 |
| Retail trade | 9,783,386 | 894,471 | 743,019 | 987,996 | 886,552 | 6,271,348 | 2,157,734 | 7,625,652 |
| Professional services | 23,575,783 | 2,306,841 | 1,792,134 | 2,930,401 | 4,955,193 | 11,591,213 | 5,402,919 | 18,172,864 |
| Other services | 17,414,675 | 2,009,017 | 1,645,558 | 2,574,128 | 2,813,123 | 8,372,849 | 4,931,500 | 12,483,175 |
| Ownership | | | | | | | | |
| For profit, incorporated | 64,749,652 | 6,024,926 | 5,376,565 | 8,789,042 | 10,127,193 | 34,431,926 | 15,521,109 | 49,228,543 |
| For profit, unincorporated | 12,236,603 | 2,267,643 | 1,292,051 | 1,795,712 | 2,040,618 | 4,840,579 | 4,375,397 | 7,861,206 |
| Nonprofit | 10,735,242 | 500,989 | 483,641 | 1,376,271 | 3,234,705 | 5,139,636 | 1,592,175 | 9,143,068 |
| Age of firm | | | | | | | | |
| Less than 5 years | 3,767,632 | 1,327,774 | 731,528 | 798,899 | 449,532 | 459,899 | 2,438,814 | 1,328,818 |
| 5-9 years | 5,744,163 | 1,493,899 | 1,056,629 | 1,280,763 | 1,032,959 | 879,912 | 3,222,520 | 2,521,643 |
| 10-19 years | 11,976,774 | 2,361,173 | 1,863,698 | 2,501,694 | 2,395,990 | 2,854,219 | 5,450,670 | 6,526,104 |
| 20 or more years | 66,232,929 | 3,610,711 | 3,500,402 | 7,379,669 | 11,524,036 | 40,218,112 | 10,376,677 | 55,856,252 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 54,320,160 | 50,380 | 361,154 | 2,089,693 | 8,680,041 | 43,138,893 | 1,127,618 | 53,192,542 |
| 1 location only | 33,401,337 | 8,743,178 | 6,791,103 | 9,871,332 | 6,722,476 | 1,273,249 | 20,361,062 | 13,040,275 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 774,104 | 77,246 | 114,039 | 158,550 | 157,323 | 266,947 | 283,496 | 490,608 |
| 25-49 % | 3,124,314 | 397,112 | 329,144 | 464,907 | 654,701 | 1,278,451 | 937,149 | 2,187,165 |
| 50-74 % | 10,930,400 | 1,355,464 | 881,305 | 1,138,526 | 1,437,553 | 6,117,552 | 2,772,178 | 8,158,222 |
| 75% or more | 72,892,679 | 6,963,736 | 5,827,768 | 10,199,043 | 13,152,940 | 36,749,192 | 17,495,857 | 55,396,822 |
| Union presence | | | | | | | | |
| No union employees | 64,740,232 | 8,405,644 | 6,706,344 | 10,832,412 | 13,327,040 | 25,468,791 | 20,226,488 | 44,513,744 |
| Has union employees | 14,946,973 | 254,192 | 341,470 | 895,214 | 1,711,727 | 11,744,369 | 910,602 | 14,036,371 |
| Unknown | 8,034,293 | 133,721 | 104,442 | 233,399 | 363,750 | 7,198,981 | 351,590 | 7,682,702 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 19,245,414 | 2,127,390 | 1,536,638 | 2,531,350 | 3,460,472 | 9,589,564 | 4,834,749 | 14,410,665 |
| Less than 50% low wage | 68,476,084 | 6,666,168 | 5,615,618 | 9,429,675 | 11,942,045 | 34,822,578 | 16,653,931 | 51,822,152 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.3(2009) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,082,341 | 117,326 | 150,024 | 198,976 | 349,197 | 901,174 | 282,934 | 1,002,231 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 151,947 | 13,586 | 28,514 | 47,775 * | 19,637 | 157,355 * | 60,093 | 155,279 * |
| Mining and manufacturing | 359,977 | 25,461 | 57,281 | 106,094 | 161,807 | 309,848 | 46,837 | 379,671 |
| Construction | 189,302 | 44,055 | 60,543 | 76,049 | 150,201 | 96,535 | 89,167 | 225,896 |
| Utilities and transp. | 227,806 | 18,052 | 21,084 | 48,128 | 87,020 | 213,746 | 24,655 | 219,281 |
| Wholesale trade | 234,058 | 23,898 | 47,076 | 100,685 | 58,019 | 169,796 | 88,362 | 200,937 |
| Fin. svcs. and real estate | 486,136 | 28,986 | 30,939 | 81,864 | 72,187 | 432,737 | 59,284 | 448,139 |
| Retail trade | 385,856 | 36,605 | 41,316 | 80,931 | 103,195 | 413,021 | 67,019 | 372,486 |
| Professional services | 435,167 | 38,133 | 62,863 | 140,632 | 197,889 | 458,512 | 115,998 | 452,591 |
| Other services | 669,406 | 40,191 | 75,980 | 125,358 | 286,457 | 631,645 | 66,202 | 661,522 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,149,300 | 110,072 | 127,049 | 171,290 | 366,438 | 858,230 | 176,447 | 1,094,123 |
| For profit, unincorporated | 322,733 | 47,244 | 67,948 | 96,918 | 204,803 | 297,715 | 137,426 | 281,708 |
| Nonprofit | 237,067 | 28,051 | 19,825 | 91,902 | 196,098 | 147,382 | 67,024 | 251,856 |
| Age of firm | | | | | | | | |
| Less than 5 years | 168,313 | 46,343 | 79,723 | 91,113 | 92,740 | 75,107 | 114,291 | 131,562 |
| 5-9 years | 229,693 | 62,429 | 83,362 | 104,424 | 100,341 | 128,119 | 81,940 | 203,122 |
| 10-19 years | 470,520 | 48,397 | 98,783 | 117,531 | 238,864 | 274,636 | 112,692 | 403,197 |
| 20 or more years | 932,224 | 74,865 | 80,217 | 205,969 | 185,580 | 936,610 | 186,106 | 918,165 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 901,515 | 6,666 | 40,018 | 91,199 | 223,933 | 883,396 | 38,303 | 891,621 |
| 1 location only | 529,346 | 115,152 | 136,394 | 183,680 | 425,748 | 202,625 | 259,437 | 440,289 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 32,950 | 5,942 | 7,673 | 15,701 | 14,276 | 25,015 | 13,192 | 29,902 |
| 25-49 % | 105,207 | 24,677 | 30,685 | 36,439 | 54,047 | 102,529 | 47,602 | 111,320 |
| 50-74 % | 410,048 | 34,603 | 53,446 | 63,492 | 90,328 | 400,971 | 89,134 | 412,823 |
| 75% or more | 1,179,558 | 106,100 | 142,401 | 216,370 | 366,424 | 969,137 | 260,111 | 1,129,979 |
| Union presence | | | | | | | | |
| No union employees | 1,068,596 | 97,921 | 124,491 | 215,577 | 392,037 | 831,502 | 227,391 | 977,293 |
| Has union employees | 382,643 | 24,657 | 45,663 | 68,827 | 138,002 | 335,734 | 89,033 | 399,764 |
| Unknown | 431,463 | 17,937 | 13,779 | 59,838 | 48,942 | 420,859 | 36,211 | 423,977 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 409,856 | 61,177 | 55,653 | 75,370 | 233,137 | 340,102 | 90,444 | 378,781 |
| Less than 50% low wage | 932,017 | 108,981 | 160,756 | 175,122 | 273,520 | 720,862 | 240,775 | 852,524 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.3.a(2009) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 87,721,498 | 10.0% | 8.2% | 13.6% | 17.6% | 50.6% | 24.5% | 75.5% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 951,157 | 25.4% | 16.2% | 16.6% * | 7.3% | 34.5% * | 49.4% | 50.6% * |
| Mining and manufacturing | 11,738,136 | 3.7% | 5.6% | 15.8% | 23.2% | 51.6% | 15.8% | 84.2% |
| Construction | 5,010,982 | 24.8% | 19.7% | 28.2% | 18.6% | 8.8% | 57.5% | 42.5% |
| Utilities and transp. | 4,188,384 | 5.4% | 5.4% | 8.5% | 13.0% | 67.8% | 15.3% | 84.7% |
| Wholesale trade | 4,983,163 | 11.3% | 10.3% | 17.0% | 22.6% | 38.9% | 29.5% | 70.5% |
| Fin. svcs. and real estate | 10,075,831 | 8.7% | 4.3% | 8.3% | 13.5% | 65.2% | 16.7% | 83.3% |
| Retail trade | 9,783,386 | 9.1% | 7.6% | 10.1% | 9.1% | 64.1% | 22.1% | 77.9% |
| Professional services | 23,575,783 | 9.8% | 7.6% | 12.4% | 21.0% | 49.2% | 22.9% | 77.1% |
| Other services | 17,414,675 | 11.5% | 9.4% | 14.8% | 16.2% | 48.1% | 28.3% | 71.7% |
| Ownership | | | | | | | | |
| For profit, incorporated | 64,749,652 | 9.3% | 8.3% | 13.6% | 15.6% | 53.2% | 24.0% | 76.0% |
| For profit, unincorporated | 12,236,603 | 18.5% | 10.6% | 14.7% | 16.7% | 39.6% | 35.8% | 64.2% |
| Nonprofit | 10,735,242 | 4.7% | 4.5% | 12.8% | 30.1% | 47.9% | 14.8% | 85.2% |
| Age of firm | | | | | | | | |
| Less than 5 years | 3,767,632 | 35.2% | 19.4% | 21.2% | 11.9% | 12.2% | 64.7% | 35.3% |
| 5-9 years | 5,744,163 | 26.0% | 18.4% | 22.3% | 18.0% | 15.3% | 56.1% | 43.9% |
| 10-19 years | 11,976,774 | 19.7% | 15.6% | 20.9% | 20.0% | 23.8% | 45.5% | 54.5% |
| 20 or more years | 66,232,929 | 5.5% | 5.3% | 11.1% | 17.4% | 60.7% | 15.7% | 84.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 54,320,160 | 0.1% | 0.7% | 3.8% | 16.0% | 79.4% | 2.1% | 97.9% |
| 1 location only | 33,401,337 | 26.2% | 20.3% | 29.6% | 20.1% | 3.8% | 61.0% | 39.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 774,104 | 10.0% | 14.7% | 20.5% | 20.3% | 34.5% | 36.6% | 63.4% |
| 25-49 % | 3,124,314 | 12.7% | 10.5% | 14.9% | 21.0% | 40.9% | 30.0% | 70.0% |
| 50-74 % | 10,930,400 | 12.4% | 8.1% | 10.4% | 13.2% | 56.0% | 25.4% | 74.6% |
| 75% or more | 72,892,679 | 9.6% | 8.0% | 14.0% | 18.0% | 50.4% | 24.0% | 76.0% |
| Union presence | | | | | | | | |
| No union employees | 64,740,232 | 13.0% | 10.4% | 16.7% | 20.6% | 39.3% | 31.2% | 68.8% |
| Has union employees | 14,946,973 | 1.7% | 2.3% | 6.0% | 11.5% | 78.6% | 6.1% | 93.9% |
| Unknown | 8,034,293 | 1.7% | 1.3% | 2.9% | 4.5% | 89.6% | 4.4% | 95.6% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 19,245,414 | 11.1% | 8.0% | 13.2% | 18.0% | 49.8% | 25.1% | 74.9% |
| Less than 50% low wage | 68,476,084 | 9.7% | 8.2% | 13.8% | 17.4% | 50.9% | 24.3% | 75.7% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.3.a(2009) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,082,341 | 0.13% | 0.14% | 0.26% | 0.41% | 0.50% | 0.34% | 0.34% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 151,947 | 4.23% | 3.73% | 5.18% * | 2.14% | 8.92% * | 7.51% | 7.51% * |
| Mining and manufacturing | 359,977 | 0.22% | 0.52% | 0.98% | 1.13% | 1.56% | 0.81% | 0.81% |
| Construction | 189,302 | 1.55% | 1.39% | 1.88% | 2.37% | 1.53% | 3.01% | 3.01% |
| Utilities and transp. | 227,806 | 0.52% | 0.58% | 1.05% | 2.01% | 2.41% | 0.80% | 0.80% |
| Wholesale trade | 234,058 | 0.49% | 1.03% | 1.60% | 1.29% | 2.08% | 1.57% | 1.57% |
| Fin. svcs. and real estate | 486,136 | 0.43% | 0.32% | 0.81% | 1.01% | 1.55% | 0.62% | 0.62% |
| Retail trade | 385,856 | 0.48% | 0.59% | 0.92% | 1.14% | 1.81% | 0.98% | 0.98% |
| Professional services | 435,167 | 0.21% | 0.31% | 0.61% | 0.87% | 1.24% | 0.66% | 0.66% |
| Other services | 669,406 | 0.34% | 0.45% | 1.21% | 1.40% | 1.96% | 1.13% | 1.13% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,149,300 | 0.21% | 0.16% | 0.39% | 0.44% | 0.51% | 0.42% | 0.42% |
| For profit, unincorporated | 322,733 | 0.61% | 0.45% | 0.72% | 1.59% | 1.96% | 1.11% | 1.11% |
| Nonprofit | 237,067 | 0.31% | 0.23% | 0.87% | 1.34% | 1.22% | 0.73% | 0.73% |
| Age of firm | | | | | | | | |
| Less than 5 years | 168,313 | 1.62% | 1.75% | 1.91% | 2.02% | 2.15% | 2.40% | 2.40% |
| 5-9 years | 229,693 | 1.33% | 1.00% | 2.02% | 1.28% | 1.95% | 2.02% | 2.02% |
| 10-19 years | 470,520 | 0.69% | 0.76% | 1.02% | 1.54% | 1.76% | 1.42% | 1.42% |
| 20 or more years | 932,224 | 0.11% | 0.13% | 0.35% | 0.39% | 0.65% | 0.32% | 0.32% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 901,515 | 0.01% | 0.07% | 0.19% | 0.42% | 0.55% | 0.07% | 0.07% |
| 1 location only | 529,346 | 0.32% | 0.42% | 0.61% | 1.10% | 0.58% | 0.82% | 0.82% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 32,950 | 0.69% | 1.26% | 1.92% | 1.67% | 2.08% | 1.72% | 1.72% |
| 25-49 % | 105,207 | 0.80% | 0.98% | 1.28% | 1.39% | 2.53% | 1.77% | 1.77% |
| 50-74 % | 410,048 | 0.64% | 0.55% | 0.77% | 0.65% | 1.81% | 1.20% | 1.20% |
| 75% or more | 1,179,558 | 0.17% | 0.12% | 0.38% | 0.50% | 0.60% | 0.45% | 0.45% |
| Union presence | | | | | | | | |
| No union employees | 1,068,596 | 0.21% | 0.18% | 0.39% | 0.56% | 0.73% | 0.47% | 0.47% |
| Has union employees | 382,643 | 0.18% | 0.32% | 0.42% | 0.85% | 0.94% | 0.63% | 0.63% |
| Unknown | 431,463 | 0.22% | 0.20% | 0.67% | 0.71% | 1.13% | 0.42% | 0.42% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 409,856 | 0.26% | 0.36% | 0.41% | 1.12% | 1.00% | 0.51% | 0.51% |
| Less than 50% low wage | 932,017 | 0.19% | 0.16% | 0.30% | 0.38% | 0.48% | 0.36% | 0.36% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.3.b(2009) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 91.0% | 49.4% | 75.2% | 90.4% | 97.4% | 99.8% | 67.6% | 98.6% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 73.4% | 30.7% | 55.9% | 91.2% | 94.6% | 100.0% | 48.8% | 97.4% |
| Mining and manufacturing | 96.3% | 58.6% | 85.3% | 92.8% | 99.2% | 100.0% | 81.6% | 99.0% |
| Construction | 79.2% | 45.6% | 80.5% | 92.5% | 92.4% | 100.0% | 67.4% | 95.0% |
| Utilities and transp. | 93.7% | 42.8% | 72.6% | 86.0% | 97.2% | 99.7% | 62.5% | 99.3% |
| Wholesale trade | 92.2% | 60.7% | 84.1% | 94.2% | 97.0% | 100.0% | 76.8% | 98.7% |
| Fin. svcs. and real estate | 95.2% | 55.7% | 87.1% | 97.4% | 98.9% | 100.0% | 72.6% | 99.7% |
| Retail trade | 91.5% | 38.9% | 73.6% | 94.0% | 97.3% | 100.0% | 63.1% | 99.6% |
| Professional services | 93.7% | 57.2% | 83.3% | 94.9% | 98.8% | 100.0% | 74.6% | 99.3% |
| Other services | 84.6% | 42.6% | 56.3% | 77.9% | 94.4% | 99.0% | 54.7% | 96.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 91.7% | 51.5% | 77.0% | 91.1% | 96.7% | 99.8% | 70.0% | 98.6% |
| For profit, unincorporated | 82.2% | 39.8% | 64.4% | 83.6% | 98.2% | 99.6% | 53.5% | 98.2% |
| Nonprofit | 96.7% | 68.2% | 84.3% | 94.2% | 98.9% | 100.0% | 82.7% | 99.2% |
| Age of firm | | | | | | | | |
| Less than 5 years | 63.4% | 34.7% | 57.9% | 80.1% | 90.7% | 99.3% | 48.4% | 91.0% |
| 5-9 years | 73.9% | 44.5% | 66.4% | 82.5% | 94.1% | 96.8% | 58.7% | 93.4% |
| 10-19 years | 82.5% | 49.2% | 74.6% | 87.8% | 95.9% | 99.3% | 65.7% | 96.5% |
| 20 or more years | 95.6% | 57.0% | 81.8% | 93.7% | 98.3% | 99.9% | 75.9% | 99.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 99.1% | 69.2% | 84.6% | 93.1% | 97.9% | 99.8% | 87.5% | 99.4% |
| 1 location only | 77.8% | 49.3% | 74.7% | 89.8% | 96.7% | 97.5% | 66.5% | 95.4% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 73.6% | 38.5% | 40.1% | 55.0% | 90.4% | 99.4% | 43.5% | 91.1% |
| 25-49 % | 81.6% | 33.9% | 55.7% | 75.2% | 92.6% | 99.9% | 49.6% | 95.4% |
| 50-74 % | 85.8% | 38.3% | 55.9% | 81.7% | 94.9% | 99.2% | 51.3% | 97.5% |
| 75% or more | 92.4% | 52.6% | 79.9% | 92.6% | 98.0% | 99.9% | 71.5% | 99.0% |
| Union presence | | | | | | | | |
| No union employees | 88.4% | 48.6% | 74.8% | 90.2% | 97.4% | 99.7% | 66.9% | 98.2% |
| Has union employees | 98.9% | 75.2% | 89.9% | 96.4% | 98.2% | 99.9% | 86.6% | 99.7% |
| Unknown | 97.5% | 53.8% | 53.1% | 75.4% | 91.8% | 99.9% | 56.5% | 99.3% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 82.3% | 28.5% | 42.0% | 72.2% | 92.7% | 99.6% | 41.4% | 96.0% |
| Less than 50% low wage | 93.5% | 56.1% | 84.3% | 95.2% | 98.8% | 99.8% | 75.2% | 99.3% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b(2009) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.15% | 0.74% | 0.90% | 0.61% | 0.43% | 0.08% | 0.45% | 0.14% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.70% | 4.03% | 9.07% | 11.34% | 10.36% | 0.00% | 5.08% | 1.65% |
| Mining and manufacturing | 0.27% | 2.02% | 2.77% | 1.10% | 0.61% | 0.01% | 1.05% | 0.22% |
| Construction | 1.31% | 1.74% | 2.03% | 1.80% | 6.19% | 0.00% | 1.14% | 2.00% |
| Utilities and transp. | 1.15% | 5.85% | 5.06% | 6.81% | 1.46% | 0.16% | 5.75% | 0.40% |
| Wholesale trade | 0.67% | 1.79% | 4.13% | 1.56% | 1.94% | 0.02% | 1.80% | 0.50% |
| Fin. svcs. and real estate | 0.18% | 2.07% | 2.40% | 1.38% | 0.39% | 0.02% | 1.15% | 0.07% |
| Retail trade | 0.44% | 1.72% | 2.07% | 1.28% | 0.81% | 0.03% | 0.80% | 0.10% |
| Professional services | 0.24% | 1.43% | 1.09% | 0.74% | 0.32% | 0.01% | 1.09% | 0.15% |
| Other services | 0.66% | 1.48% | 1.73% | 2.11% | 1.17% | 0.53% | 1.11% | 0.60% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.18% | 0.84% | 1.18% | 0.65% | 0.59% | 0.07% | 0.35% | 0.13% |
| For profit, unincorporated | 0.73% | 1.23% | 1.97% | 2.74% | 0.54% | 0.31% | 1.43% | 0.29% |
| Nonprofit | 0.20% | 2.31% | 2.51% | 1.24% | 0.55% | 0.02% | 1.08% | 0.32% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.22% | 1.91% | 5.08% | 2.62% | 4.07% | 0.30% | 2.02% | 3.35% |
| 5-9 years | 1.48% | 1.61% | 2.77% | 1.72% | 2.11% | 3.34% | 0.81% | 2.15% |
| 10-19 years | 0.36% | 1.75% | 1.74% | 1.44% | 1.11% | 0.42% | 1.06% | 0.56% |
| 20 or more years | 0.15% | 1.28% | 1.02% | 0.40% | 0.52% | 0.06% | 0.64% | 0.13% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.07% | 8.70% | 2.47% | 0.98% | 0.23% | 0.05% | 1.91% | 0.06% |
| 1 location only | 0.56% | 0.73% | 0.87% | 0.76% | 1.04% | 3.04% | 0.43% | 0.95% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.81% | 4.07% | 5.37% | 3.31% | 3.12% | 0.24% | 3.50% | 2.11% |
| 25-49 % | 1.38% | 1.84% | 3.28% | 2.85% | 2.74% | 0.08% | 1.58% | 1.31% |
| 50-74 % | 0.50% | 1.32% | 2.36% | 2.79% | 1.08% | 0.46% | 1.15% | 0.45% |
| 75% or more | 0.14% | 0.82% | 1.01% | 0.76% | 0.45% | 0.05% | 0.52% | 0.17% |
| Union presence | | | | | | | | |
| No union employees | 0.25% | 0.72% | 1.07% | 0.70% | 0.40% | 0.17% | 0.50% | 0.24% |
| Has union employees | 0.16% | 2.69% | 4.33% | 1.67% | 1.31% | 0.04% | 2.11% | 0.17% |
| Unknown | 0.28% | 7.87% | 6.05% | 8.12% | 4.05% | 0.04% | 5.50% | 0.24% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.49% | 1.09% | 2.16% | 1.94% | 1.60% | 0.20% | 1.16% | 0.43% |
| Less than 50% low wage | 0.14% | 0.98% | 0.76% | 0.56% | 0.18% | 0.11% | 0.44% | 0.16% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(1)(2009) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 89.1% | 91.2% | 90.9% | 90.4% | 88.9% | 88.4% | 90.8% | 88.7% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 86.5% | 93.6% | 85.0% | 80.2% | 98.5% | 85.6% | 86.8% | 86.3% |
| Mining and manufacturing | 95.0% | 89.4% | 94.8% | 96.0% | 95.2% | 94.8% | 94.2% | 95.1% |
| Construction | 87.2% | 91.7% | 88.8% | 88.9% | 84.4% | 79.4% | 89.6% | 85.0% |
| Utilities and transp. | 89.2% | 89.0% | 91.1% | 92.0% | 93.8% | 88.0% | 90.6% | 89.1% |
| Wholesale trade | 94.3% | 93.1% | 94.7% | 96.6% | 95.4% | 93.0% | 95.3% | 94.0% |
| Fin. svcs. and real estate | 92.2% | 93.3% | 92.4% | 95.3% | 96.1% | 91.0% | 93.9% | 92.0% |
| Retail trade | 87.9% | 90.6% | 87.4% | 88.2% | 85.0% | 88.2% | 88.3% | 87.8% |
| Professional services | 90.4% | 91.4% | 93.4% | 93.3% | 90.8% | 89.1% | 93.0% | 89.9% |
| Other services | 80.1% | 89.6% | 86.6% | 79.7% | 74.2% | 80.4% | 84.7% | 79.1% |
| Ownership | | | | | | | | |
| For profit, incorporated | 89.5% | 91.8% | 91.2% | 91.1% | 88.6% | 89.0% | 91.1% | 89.2% |
| For profit, unincorporated | 87.0% | 90.4% | 92.4% | 86.5% | 88.2% | 85.2% | 91.0% | 85.8% |
| Nonprofit | 88.5% | 88.4% | 85.0% | 90.5% | 90.2% | 87.3% | 87.5% | 88.7% |
| Age of firm | | | | | | | | |
| Less than 5 years | 87.1% | 91.0% | 90.3% | 86.8% | 86.9% | 80.8% | 90.5% | 83.8% |
| 5-9 years | 89.2% | 91.1% | 90.5% | 89.2% | 85.4% | 90.9% | 90.4% | 88.2% |
| 10-19 years | 85.0% | 91.3% | 90.4% | 88.1% | 79.3% | 81.9% | 89.7% | 82.3% |
| 20 or more years | 89.8% | 91.3% | 91.4% | 91.7% | 91.2% | 88.9% | 91.4% | 89.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 89.0% | 98.1% | 94.9% | 92.8% | 90.5% | 88.5% | 92.7% | 88.9% |
| 1 location only | 89.2% | 91.2% | 90.7% | 89.9% | 86.8% | 84.9% | 90.7% | 87.7% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 86.7% | 93.0% | 88.3% | 86.5% | 90.3% | 83.8% | 89.4% | 85.9% |
| 25-49 % | 86.0% | 95.4% | 89.7% | 83.5% | 87.2% | 84.6% | 89.4% | 85.2% |
| 50-74 % | 87.5% | 92.5% | 89.0% | 88.4% | 90.5% | 86.1% | 90.2% | 87.0% |
| 75% or more | 89.4% | 90.9% | 91.2% | 90.9% | 88.8% | 88.9% | 90.9% | 89.1% |
| Union presence | | | | | | | | |
| No union employees | 89.4% | 91.6% | 91.4% | 90.7% | 88.6% | 88.6% | 91.3% | 88.8% |
| Has union employees | 88.1% | 83.8% | 81.5% | 87.2% | 91.0% | 88.0% | 81.9% | 88.5% |
| Unknown | 88.5% | 87.8% | 97.5% | 88.9% | 89.7% | 88.3% | 88.7% | 88.4% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 80.4% | 85.6% | 80.3% | 78.8% | 75.4% | 82.1% | 79.9% | 80.5% |
| Less than 50% low wage | 91.2% | 92.1% | 92.4% | 92.8% | 92.6% | 90.1% | 92.5% | 90.9% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(1)(2009) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.34% | 0.42% | 0.75% | 0.36% | 1.31% | 0.38% | 0.51% | 0.43% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4.90% | 2.36% | 11.60% | 10.81% | 10.41% | 12.54% | 3.90% | 5.80% |
| Mining and manufacturing | 0.42% | 1.54% | 1.03% | 0.62% | 0.86% | 0.57% | 1.14% | 0.43% |
| Construction | 0.97% | 1.22% | 1.63% | 1.79% | 4.12% | 5.15% | 0.94% | 1.98% |
| Utilities and transp. | 1.67% | 3.52% | 2.37% | 2.22% | 0.98% | 2.31% | 1.97% | 1.86% |
| Wholesale trade | 0.46% | 1.38% | 1.61% | 1.32% | 0.86% | 1.03% | 0.78% | 0.55% |
| Fin. svcs. and real estate | 0.66% | 1.19% | 1.84% | 1.65% | 0.71% | 0.93% | 0.76% | 0.73% |
| Retail trade | 0.55% | 0.93% | 1.84% | 2.00% | 1.35% | 0.73% | 1.85% | 0.61% |
| Professional services | 0.49% | 0.98% | 0.57% | 0.75% | 0.86% | 0.81% | 0.65% | 0.51% |
| Other services | 1.37% | 0.61% | 1.33% | 1.58% | 4.51% | 1.59% | 0.97% | 1.68% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.36% | 0.44% | 0.79% | 0.50% | 1.50% | 0.53% | 0.47% | 0.44% |
| For profit, unincorporated | 1.27% | 0.82% | 1.12% | 2.15% | 2.11% | 2.52% | 0.81% | 1.75% |
| Nonprofit | 0.53% | 2.21% | 2.56% | 1.52% | 1.09% | 1.21% | 1.96% | 0.71% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.32% | 1.54% | 2.73% | 2.95% | 3.54% | 4.41% | 1.45% | 2.38% |
| 5-9 years | 0.90% | 1.45% | 2.18% | 2.36% | 2.06% | 2.94% | 1.33% | 1.26% |
| 10-19 years | 1.40% | 0.74% | 0.67% | 1.16% | 4.23% | 2.47% | 0.69% | 2.03% |
| 20 or more years | 0.21% | 0.79% | 0.73% | 0.62% | 0.69% | 0.33% | 0.62% | 0.29% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.38% | 1.20% | 1.05% | 1.05% | 1.17% | 0.38% | 1.34% | 0.38% |
| 1 location only | 0.72% | 0.42% | 0.77% | 0.46% | 1.80% | 1.79% | 0.53% | 1.32% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.87% | 3.59% | 2.63% | 4.29% | 2.29% | 2.62% | 1.95% | 1.92% |
| 25-49 % | 0.81% | 0.73% | 2.58% | 3.87% | 2.62% | 1.87% | 2.17% | 0.90% |
| 50-74 % | 0.78% | 0.95% | 1.40% | 1.14% | 1.36% | 1.04% | 1.00% | 0.80% |
| 75% or more | 0.43% | 0.49% | 0.89% | 0.41% | 1.46% | 0.53% | 0.62% | 0.52% |
| Union presence | | | | | | | | |
| No union employees | 0.47% | 0.35% | 0.65% | 0.39% | 1.43% | 0.67% | 0.40% | 0.58% |
| Has union employees | 0.60% | 2.89% | 5.38% | 2.89% | 2.07% | 0.70% | 2.84% | 0.71% |
| Unknown | 1.00% | 8.49% | 1.05% | 3.65% | 2.63% | 1.10% | 5.43% | 1.02% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.83% | 1.16% | 1.86% | 1.74% | 4.21% | 0.94% | 1.31% | 0.95% |
| Less than 50% low wage | 0.31% | 0.40% | 0.58% | 0.51% | 0.64% | 0.44% | 0.44% | 0.38% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(1).a(2009) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 79.6% | 79.4% | 76.4% | 76.7% | 79.3% | 80.7% | 77.0% | 80.1% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 81.8% | 79.0% | 54.2% | 79.7% | 83.1% | 90.2% | 66.8% | 89.2% |
| Mining and manufacturing | 85.5% | 79.7% | 76.1% | 80.4% | 84.1% | 88.8% | 77.9% | 86.7% |
| Construction | 79.4% | 82.1% | 77.5% | 78.2% | 79.3% | 83.1% | 79.2% | 79.5% |
| Utilities and transp. | 85.6% | 72.8% | 78.3% | 83.6% | 84.1% | 87.0% | 77.0% | 86.6% |
| Wholesale trade | 83.8% | 82.0% | 79.5% | 80.7% | 81.2% | 87.9% | 77.7% | 85.8% |
| Fin. svcs. and real estate | 84.5% | 80.6% | 81.2% | 82.4% | 81.4% | 85.9% | 81.1% | 85.0% |
| Retail trade | 71.5% | 77.7% | 72.6% | 70.2% | 69.7% | 71.5% | 73.4% | 71.2% |
| Professional services | 82.8% | 78.5% | 76.7% | 77.7% | 81.1% | 86.1% | 77.8% | 83.9% |
| Other services | 66.9% | 78.8% | 75.2% | 67.3% | 69.2% | 63.8% | 73.9% | 65.2% |
| Ownership | | | | | | | | |
| For profit, incorporated | 79.0% | 79.1% | 76.3% | 76.6% | 78.7% | 79.9% | 76.6% | 79.5% |
| For profit, unincorporated | 78.1% | 79.5% | 74.1% | 72.7% | 75.7% | 81.3% | 76.8% | 78.5% |
| Nonprofit | 84.3% | 82.7% | 81.7% | 81.7% | 83.4% | 86.0% | 80.8% | 84.8% |
| Age of firm | | | | | | | | |
| Less than 5 years | 74.0% | 79.6% | 77.2% | 66.1% | 71.0% | 79.4% | 74.6% | 73.4% |
| 5-9 years | 74.7% | 79.9% | 75.8% | 73.6% | 76.2% | 69.3% | 78.0% | 71.9% |
| 10-19 years | 76.0% | 78.9% | 76.4% | 74.3% | 75.2% | 76.5% | 76.2% | 75.8% |
| 20 or more years | 80.6% | 79.6% | 76.4% | 78.8% | 80.6% | 81.3% | 77.5% | 81.1% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 80.4% | 71.3% | 80.2% | 81.0% | 79.4% | 80.6% | 80.0% | 80.4% |
| 1 location only | 77.8% | 79.5% | 76.1% | 75.7% | 79.2% | 86.0% | 76.8% | 78.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 75.6% | 90.5% | 82.9% | 77.8% | 72.1% | 73.7% | 83.9% | 73.2% |
| 25-49 % | 68.7% | 89.0% | 74.0% | 65.9% | 73.2% | 64.1% | 77.1% | 66.8% |
| 50-74 % | 73.1% | 81.1% | 71.4% | 68.6% | 69.2% | 74.1% | 73.9% | 72.9% |
| 75% or more | 80.9% | 78.7% | 76.9% | 77.8% | 80.8% | 82.4% | 77.3% | 81.7% |
| Union presence | | | | | | | | |
| No union employees | 78.1% | 79.0% | 75.6% | 75.9% | 78.8% | 78.8% | 76.4% | 78.6% |
| Has union employees | 84.5% | 90.0% | 91.0% | 86.2% | 82.3% | 84.4% | 90.2% | 84.2% |
| Unknown | 81.5% | 76.1% | 70.9% | 75.1% | 84.8% | 81.6% | 72.1% | 81.7% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 67.0% | 77.2% | 62.4% | 57.8% | 67.3% | 68.3% | 66.4% | 67.1% |
| Less than 50% low wage | 82.3% | 79.8% | 78.0% | 80.0% | 82.0% | 83.9% | 78.5% | 83.2% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(1).a(2009) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.29% | 0.47% | 0.54% | 0.55% | 0.50% | 0.50% | 0.32% | 0.36% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4.70% | 5.27% | 12.17% | 12.97% | 10.85% | 4.22% | 6.28% | 5.00% |
| Mining and manufacturing | 0.84% | 2.58% | 1.21% | 1.44% | 2.01% | 0.93% | 1.42% | 0.82% |
| Construction | 0.80% | 1.08% | 1.33% | 1.85% | 3.99% | 2.91% | 0.62% | 1.72% |
| Utilities and transp. | 0.91% | 4.72% | 3.42% | 4.65% | 2.80% | 1.63% | 2.51% | 0.99% |
| Wholesale trade | 0.75% | 2.23% | 3.29% | 1.47% | 2.16% | 0.75% | 1.92% | 1.08% |
| Fin. svcs. and real estate | 0.51% | 1.87% | 1.40% | 1.79% | 1.69% | 0.77% | 1.22% | 0.59% |
| Retail trade | 0.82% | 2.19% | 1.70% | 1.60% | 2.70% | 0.97% | 1.29% | 0.93% |
| Professional services | 0.33% | 1.17% | 0.74% | 0.93% | 0.88% | 0.57% | 0.72% | 0.36% |
| Other services | 0.83% | 1.40% | 1.63% | 2.48% | 2.43% | 0.92% | 1.14% | 0.97% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.39% | 0.42% | 0.47% | 0.52% | 0.76% | 0.54% | 0.30% | 0.44% |
| For profit, unincorporated | 0.47% | 1.34% | 2.49% | 1.81% | 2.76% | 0.87% | 1.05% | 0.78% |
| Nonprofit | 0.45% | 2.10% | 1.79% | 1.71% | 0.64% | 0.62% | 1.49% | 0.48% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.31% | 1.11% | 2.12% | 2.55% | 3.35% | 5.68% | 1.03% | 2.75% |
| 5-9 years | 1.10% | 1.50% | 1.91% | 2.68% | 3.22% | 4.65% | 1.08% | 2.04% |
| 10-19 years | 0.68% | 1.05% | 1.35% | 1.33% | 1.63% | 1.80% | 0.67% | 1.28% |
| 20 or more years | 0.25% | 0.63% | 0.97% | 0.94% | 0.49% | 0.44% | 0.49% | 0.28% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.37% | 5.17% | 1.89% | 0.80% | 0.69% | 0.49% | 1.35% | 0.37% |
| 1 location only | 0.24% | 0.48% | 0.60% | 0.64% | 1.16% | 4.37% | 0.31% | 0.64% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.65% | 4.51% | 5.46% | 4.14% | 3.48% | 1.62% | 3.65% | 1.58% |
| 25-49 % | 1.71% | 2.14% | 2.58% | 2.48% | 2.42% | 2.14% | 1.55% | 1.82% |
| 50-74 % | 0.94% | 1.54% | 2.50% | 3.12% | 1.43% | 1.51% | 1.72% | 1.13% |
| 75% or more | 0.30% | 0.43% | 0.61% | 0.53% | 0.47% | 0.46% | 0.32% | 0.40% |
| Union presence | | | | | | | | |
| No union employees | 0.30% | 0.49% | 0.69% | 0.51% | 0.61% | 0.50% | 0.31% | 0.38% |
| Has union employees | 0.60% | 2.40% | 1.58% | 1.87% | 3.28% | 0.73% | 1.18% | 0.65% |
| Unknown | 1.04% | 5.79% | 9.04% | 7.67% | 2.56% | 1.08% | 4.59% | 0.99% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.82% | 1.84% | 2.39% | 2.50% | 1.95% | 1.09% | 1.46% | 0.92% |
| Less than 50% low wage | 0.27% | 0.52% | 0.55% | 0.46% | 0.41% | 0.39% | 0.33% | 0.32% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(2)(2009) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 70.9% | 72.5% | 69.4% | 69.4% | 70.5% | 71.4% | 69.9% | 71.1% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 70.7% | 74.0% | 46.0% | 63.9% | 81.9% | 77.2% | 58.0% | 77.0% |
| Mining and manufacturing | 81.2% | 71.3% | 72.2% | 77.2% | 80.0% | 84.2% | 73.4% | 82.4% |
| Construction | 69.3% | 75.3% | 68.9% | 69.5% | 66.9% | 66.0% | 71.0% | 67.6% |
| Utilities and transp. | 76.4% | 64.8% | 71.3% | 76.9% | 78.9% | 76.5% | 69.7% | 77.1% |
| Wholesale trade | 79.0% | 76.4% | 75.3% | 77.9% | 77.5% | 81.7% | 74.1% | 80.7% |
| Fin. svcs. and real estate | 77.9% | 75.2% | 75.0% | 78.5% | 78.2% | 78.2% | 76.1% | 78.2% |
| Retail trade | 62.9% | 70.4% | 63.5% | 61.9% | 59.3% | 63.1% | 64.8% | 62.5% |
| Professional services | 74.9% | 71.7% | 71.6% | 72.6% | 73.6% | 76.7% | 72.4% | 75.4% |
| Other services | 53.6% | 70.6% | 65.1% | 53.6% | 51.3% | 51.3% | 62.6% | 51.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 70.7% | 72.6% | 69.6% | 69.8% | 69.8% | 71.1% | 69.8% | 70.9% |
| For profit, unincorporated | 68.0% | 71.8% | 68.5% | 62.9% | 66.8% | 69.2% | 69.9% | 67.4% |
| Nonprofit | 74.7% | 73.1% | 69.5% | 74.0% | 75.2% | 75.0% | 70.7% | 75.2% |
| Age of firm | | | | | | | | |
| Less than 5 years | 64.5% | 72.4% | 69.7% | 57.3% | 61.7% | 64.2% | 67.5% | 61.5% |
| 5-9 years | 66.6% | 72.8% | 68.5% | 65.7% | 65.1% | 63.0% | 70.5% | 63.4% |
| 10-19 years | 64.6% | 72.0% | 69.1% | 65.5% | 59.6% | 62.7% | 68.3% | 62.4% |
| 20 or more years | 72.4% | 72.6% | 69.8% | 72.3% | 73.5% | 72.2% | 70.9% | 72.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 71.6% | 70.0% | 76.1% | 75.2% | 71.9% | 71.3% | 74.1% | 71.5% |
| 1 location only | 69.4% | 72.5% | 69.0% | 68.1% | 68.7% | 73.0% | 69.6% | 69.2% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 65.5% | 84.2% | 73.2% | 67.3% | 65.1% | 61.8% | 75.0% | 62.9% |
| 25-49 % | 59.1% | 84.9% | 66.3% | 55.0% | 63.8% | 54.2% | 68.9% | 56.9% |
| 50-74 % | 63.9% | 75.0% | 63.6% | 60.7% | 62.6% | 63.8% | 66.7% | 63.4% |
| 75% or more | 72.3% | 71.6% | 70.2% | 70.8% | 71.7% | 73.3% | 70.3% | 72.8% |
| Union presence | | | | | | | | |
| No union employees | 69.8% | 72.4% | 69.2% | 68.9% | 69.8% | 69.8% | 69.8% | 69.8% |
| Has union employees | 74.4% | 75.4% | 74.2% | 75.2% | 74.9% | 74.3% | 73.9% | 74.5% |
| Unknown | 72.0% | 66.8% | 69.1% | 66.8% | 76.1% | 72.1% | 63.9% | 72.3% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 53.9% | 66.1% | 50.1% | 45.5% | 50.7% | 56.1% | 53.0% | 54.0% |
| Less than 50% low wage | 75.1% | 73.5% | 72.1% | 74.2% | 75.9% | 75.6% | 72.6% | 75.7% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(2)(2009) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.48% | 0.49% | 0.80% | 0.44% | 1.20% | 0.64% | 0.39% | 0.59% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 5.48% | 5.84% | 11.43% | 11.30% | 10.74% | 11.71% | 5.73% | 6.31% |
| Mining and manufacturing | 0.96% | 2.54% | 1.54% | 1.48% | 2.21% | 1.02% | 1.88% | 0.91% |
| Construction | 1.09% | 1.64% | 1.97% | 2.57% | 4.67% | 4.74% | 1.13% | 2.26% |
| Utilities and transp. | 1.96% | 6.25% | 3.20% | 4.89% | 2.14% | 2.82% | 3.49% | 2.11% |
| Wholesale trade | 0.80% | 2.26% | 3.17% | 2.16% | 2.14% | 1.13% | 1.58% | 1.10% |
| Fin. svcs. and real estate | 0.83% | 2.33% | 1.99% | 2.22% | 1.90% | 1.26% | 1.47% | 0.95% |
| Retail trade | 0.67% | 2.20% | 1.99% | 1.82% | 2.46% | 0.59% | 1.84% | 0.78% |
| Professional services | 0.56% | 1.28% | 1.04% | 1.05% | 1.14% | 0.81% | 0.76% | 0.59% |
| Other services | 1.27% | 1.41% | 1.81% | 2.08% | 3.57% | 1.39% | 1.20% | 1.55% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.55% | 0.55% | 0.91% | 0.48% | 1.53% | 0.80% | 0.44% | 0.65% |
| For profit, unincorporated | 0.91% | 1.58% | 2.25% | 1.89% | 2.28% | 2.39% | 1.05% | 1.49% |
| Nonprofit | 0.68% | 3.17% | 3.10% | 1.77% | 1.17% | 1.31% | 2.19% | 0.81% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.35% | 1.81% | 1.99% | 3.22% | 3.18% | 5.29% | 1.13% | 2.68% |
| 5-9 years | 1.44% | 1.52% | 2.43% | 3.76% | 2.70% | 4.89% | 1.29% | 2.39% |
| 10-19 years | 1.43% | 1.40% | 1.46% | 1.23% | 3.74% | 2.83% | 0.65% | 2.22% |
| 20 or more years | 0.35% | 0.91% | 1.12% | 0.87% | 0.76% | 0.51% | 0.56% | 0.42% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.58% | 4.94% | 2.25% | 1.24% | 1.27% | 0.62% | 1.82% | 0.58% |
| 1 location only | 0.53% | 0.49% | 0.79% | 0.55% | 1.66% | 4.12% | 0.34% | 1.16% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.07% | 6.23% | 5.49% | 5.65% | 4.20% | 1.62% | 3.97% | 1.84% |
| 25-49 % | 1.37% | 2.36% | 3.21% | 3.40% | 3.60% | 1.63% | 2.40% | 1.40% |
| 50-74 % | 1.02% | 1.27% | 2.73% | 3.08% | 1.87% | 1.10% | 1.90% | 1.11% |
| 75% or more | 0.54% | 0.56% | 0.91% | 0.49% | 1.32% | 0.74% | 0.47% | 0.67% |
| Union presence | | | | | | | | |
| No union employees | 0.53% | 0.56% | 0.79% | 0.49% | 1.51% | 0.81% | 0.28% | 0.67% |
| Has union employees | 0.71% | 3.47% | 5.45% | 2.78% | 3.10% | 0.70% | 3.04% | 0.79% |
| Unknown | 1.19% | 7.68% | 9.03% | 6.42% | 2.61% | 1.27% | 6.16% | 1.23% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.79% | 1.85% | 1.94% | 1.48% | 3.20% | 1.28% | 1.25% | 0.87% |
| Less than 50% low wage | 0.43% | 0.52% | 0.74% | 0.51% | 0.65% | 0.60% | 0.35% | 0.54% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4(2009) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 22,798,497 | 3,876,027 | 2,685,755 | 3,381,189 | 3,837,253 | 9,018,273 | 8,316,243 | 14,482,254 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 276,991 | 140,005 | 50,340 | 74,263 * | 8,027 * | 4,356 * | 223,881 | 53,110 * |
| Mining and manufacturing | 368,717 | 91,706 | 69,144 | 76,112 | 64,579 | 67,177 | 200,796 | 167,921 |
| Construction | 447,983 | 240,128 | 75,083 | 75,290 | 46,514 * | 10,968 * | 369,411 | 78,572 |
| Utilities and transp. | 776,870 | 54,754 | 36,808 | 50,907 | 85,379 | 549,021 | 110,111 | 666,758 |
| Wholesale trade | 330,427 | 87,992 | 57,822 | 81,090 | 65,719 * | 37,804 | 170,679 | 159,747 * |
| Fin. svcs. and real estate | 1,093,592 | 245,233 | 74,764 | 103,223 | 167,324 | 503,047 | 368,618 | 724,974 |
| Retail trade | 4,596,074 | 568,834 | 309,246 | 302,257 | 260,119 | 3,155,618 | 1,055,714 | 3,540,360 |
| Professional services | 5,569,389 | 892,999 | 509,052 | 726,617 | 1,350,602 | 2,090,119 | 1,751,762 | 3,817,627 |
| Other services | 9,338,455 | 1,554,377 | 1,503,496 | 1,891,429 | 1,788,990 | 2,600,163 | 4,065,270 | 5,273,185 |
| Ownership | | | | | | | | |
| For profit, incorporated | 14,701,552 | 2,030,814 | 1,699,329 | 2,075,376 | 2,159,401 | 6,736,632 | 4,881,563 | 9,819,988 |
| For profit, unincorporated | 4,402,473 | 1,377,680 | 687,887 | 793,451 | 578,007 | 965,448 | 2,423,518 | 1,978,955 |
| Nonprofit | 3,694,472 | 467,533 | 298,540 | 512,362 | 1,099,844 | 1,316,193 | 1,011,161 | 2,683,311 |
| Age of firm | | | | | | | | |
| Less than 5 years | 2,071,818 | 796,556 | 479,652 | 465,543 | 209,826 | 120,241 | 1,520,857 | 550,961 |
| 5-9 years | 2,261,974 | 641,196 | 455,755 | 545,233 | 348,256 | 271,533 * | 1,407,915 | 854,059 |
| 10-19 years | 3,745,878 | 896,973 | 666,002 | 740,864 | 731,113 | 710,926 | 1,941,223 | 1,804,655 |
| 20 or more years | 14,718,826 | 1,541,302 | 1,084,346 | 1,629,548 | 2,548,057 | 7,915,573 | 3,446,248 | 11,272,579 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 11,228,165 | 19,730 | 103,503 | 513,239 | 2,015,930 | 8,575,764 | 350,260 | 10,877,905 |
| 1 location only | 11,570,332 | 3,856,298 | 2,582,253 | 2,867,950 | 1,821,322 | 442,509 | 7,965,983 | 3,604,349 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 7,263,860 | 1,856,553 | 1,172,602 | 1,301,895 | 1,240,435 | 1,692,375 | 3,823,554 | 3,440,306 |
| 25-49 % | 5,463,823 | 775,667 | 565,448 | 828,548 | 1,137,545 | 2,156,615 | 1,710,642 | 3,753,182 |
| 50-74 % | 6,562,417 | 961,312 | 563,018 | 717,633 | 823,479 | 3,496,975 | 1,863,639 | 4,698,777 |
| 75% or more | 3,508,397 | 282,496 | 384,687 | 533,112 | 635,794 | 1,672,308 | 918,407 | 2,589,989 |
| Union presence | | | | | | | | |
| No union employees | 18,752,763 | 3,711,661 | 2,557,317 | 3,219,350 | 3,413,099 | 5,851,337 | 7,959,887 | 10,792,876 |
| Has union employees | 2,522,994 | 89,656 | 67,149 | 80,321 | 328,554 | 1,957,314 | 193,631 | 2,329,363 |
| Unknown | 1,522,740 | 74,710 | 61,289 | 81,518 * | 95,600 | 1,209,622 | 162,725 | 1,360,014 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 12,651,099 | 2,081,658 | 1,578,781 | 1,998,648 | 2,331,307 | 4,660,704 | 4,768,266 | 7,882,832 |
| Less than 50% low wage | 10,147,398 | 1,794,369 | 1,106,974 | 1,382,540 | 1,505,946 | 4,357,568 | 3,547,976 | 6,599,422 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.4(2009) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 268,260 | 72,083 | 45,852 | 106,725 | 112,519 | 192,583 | 127,615 | 258,809 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 44,332 | 16,167 | 7,798 | 39,950 * | 6,220 * | 2,380 * | 28,567 | 37,971 * |
| Mining and manufacturing | 20,845 | 9,192 | 8,250 | 10,158 | 14,412 | 11,249 | 17,950 | 16,220 |
| Construction | 36,157 | 15,578 | 9,435 | 6,815 | 19,105 * | 3,900 * | 22,584 | 23,382 |
| Utilities and transp. | 101,399 | 5,332 | 5,755 | 11,768 | 24,869 | 91,789 | 11,839 | 95,573 |
| Wholesale trade | 49,477 | 9,159 | 6,166 | 21,467 | 26,758 * | 6,196 | 12,780 | 49,645 * |
| Fin. svcs. and real estate | 42,936 | 22,558 | 14,150 | 17,603 | 26,841 | 32,360 | 41,391 | 31,355 |
| Retail trade | 173,070 | 15,363 | 18,299 | 35,722 | 34,683 | 167,165 | 35,905 | 178,405 |
| Professional services | 209,530 | 23,434 | 23,693 | 28,274 | 85,092 | 162,514 | 49,908 | 210,811 |
| Other services | 150,252 | 45,583 | 45,921 | 72,271 | 126,681 | 163,434 | 92,970 | 141,370 |
| Ownership | | | | | | | | |
| For profit, incorporated | 279,269 | 43,619 | 34,132 | 70,092 | 175,554 | 224,324 | 85,068 | 262,770 |
| For profit, unincorporated | 162,568 | 41,416 | 38,659 | 56,564 | 41,792 | 67,539 | 74,382 | 114,777 |
| Nonprofit | 174,681 | 31,819 | 23,574 | 36,399 | 89,654 | 123,532 | 64,837 | 160,853 |
| Age of firm | | | | | | | | |
| Less than 5 years | 120,476 | 26,606 | 53,791 | 35,805 | 57,379 | 19,639 | 80,227 | 49,666 |
| 5-9 years | 135,653 | 29,516 | 29,474 | 44,714 | 63,887 | 113,523 * | 67,424 | 129,292 |
| 10-19 years | 133,307 | 31,075 | 39,531 | 45,440 | 100,149 | 72,642 | 60,405 | 136,338 |
| 20 or more years | 269,444 | 29,346 | 47,885 | 113,972 | 137,105 | 224,084 | 104,631 | 267,430 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 311,782 | 2,839 | 18,302 | 25,167 | 111,532 | 241,292 | 17,404 | 304,160 |
| 1 location only | 248,556 | 72,631 | 44,698 | 95,196 | 138,699 | 122,026 | 123,678 | 176,829 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 176,396 | 80,757 | 45,377 | 109,351 | 114,749 | 131,346 | 85,436 | 136,532 |
| 25-49 % | 160,569 | 46,233 | 49,049 | 65,413 | 99,638 | 158,767 | 77,520 | 166,322 |
| 50-74 % | 204,000 | 23,294 | 33,014 | 46,397 | 58,924 | 210,216 | 57,122 | 215,920 |
| 75% or more | 88,632 | 9,877 | 13,800 | 32,012 | 26,839 | 89,677 | 30,797 | 70,168 |
| Union presence | | | | | | | | |
| No union employees | 231,704 | 67,357 | 43,328 | 91,802 | 104,775 | 182,363 | 113,677 | 193,908 |
| Has union employees | 153,624 | 9,801 | 12,093 | 15,382 | 73,289 | 115,615 | 18,252 | 151,835 |
| Unknown | 57,303 | 12,063 | 5,936 | 27,302 * | 16,554 | 68,674 | 14,717 | 59,051 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 186,169 | 67,185 | 57,561 | 98,734 | 146,963 | 174,823 | 83,096 | 230,936 |
| Less than 50% low wage | 262,493 | 36,595 | 50,790 | 55,682 | 126,351 | 161,461 | 72,079 | 248,835 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.4.a(2009) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 22,798,497 | 17.0% | 11.8% | 14.8% | 16.8% | 39.6% | 36.5% | 63.5% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 276,991 | 50.5% | 18.2% | 26.8% | 2.9% * | 1.6% * | 80.8% | 19.2% * |
| Mining and manufacturing | 368,717 | 24.9% | 18.8% | 20.6% | 17.5% | 18.2% | 54.5% | 45.5% |
| Construction | 447,983 | 53.6% | 16.8% | 16.8% | 10.4% * | 2.4% * | 82.5% | 17.5% |
| Utilities and transp. | 776,870 | 7.0% | 4.7% | 6.6% * | 11.0% | 70.7% | 14.2% | 85.8% |
| Wholesale trade | 330,427 | 26.6% | 17.5% | 24.5% | 19.9% * | 11.4% | 51.7% | 48.3% * |
| Fin. svcs. and real estate | 1,093,592 | 22.4% | 6.8% | 9.4% | 15.3% | 46.0% | 33.7% | 66.3% |
| Retail trade | 4,596,074 | 12.4% | 6.7% | 6.6% | 5.7% | 68.7% | 23.0% | 77.0% |
| Professional services | 5,569,389 | 16.0% | 9.1% | 13.0% | 24.3% | 37.5% | 31.5% | 68.5% |
| Other services | 9,338,455 | 16.6% | 16.1% | 20.3% | 19.2% | 27.8% | 43.5% | 56.5% |
| Ownership | | | | | | | | |
| For profit, incorporated | 14,701,552 | 13.8% | 11.6% | 14.1% | 14.7% | 45.8% | 33.2% | 66.8% |
| For profit, unincorporated | 4,402,473 | 31.3% | 15.6% | 18.0% | 13.1% | 21.9% | 55.0% | 45.0% |
| Nonprofit | 3,694,472 | 12.7% | 8.1% | 13.9% | 29.8% | 35.6% | 27.4% | 72.6% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2,071,818 | 38.4% | 23.2% | 22.5% | 10.1% | 5.8% | 73.4% | 26.6% |
| 5-9 years | 2,261,974 | 28.3% | 20.1% | 24.1% | 15.4% | 12.0% * | 62.2% | 37.8% |
| 10-19 years | 3,745,878 | 23.9% | 17.8% | 19.8% | 19.5% | 19.0% | 51.8% | 48.2% |
| 20 or more years | 14,718,826 | 10.5% | 7.4% | 11.1% | 17.3% | 53.8% | 23.4% | 76.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 11,228,165 | 0.2% | 0.9% | 4.6% | 18.0% | 76.4% | 3.1% | 96.9% |
| 1 location only | 11,570,332 | 33.3% | 22.3% | 24.8% | 15.7% | 3.8% | 68.8% | 31.2% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 7,263,860 | 25.6% | 16.1% | 17.9% | 17.1% | 23.3% | 52.6% | 47.4% |
| 25-49 % | 5,463,823 | 14.2% | 10.3% | 15.2% | 20.8% | 39.5% | 31.3% | 68.7% |
| 50-74 % | 6,562,417 | 14.6% | 8.6% | 10.9% | 12.5% | 53.3% | 28.4% | 71.6% |
| 75% or more | 3,508,397 | 8.1% | 11.0% | 15.2% | 18.1% | 47.7% | 26.2% | 73.8% |
| Union presence | | | | | | | | |
| No union employees | 18,752,763 | 19.8% | 13.6% | 17.2% | 18.2% | 31.2% | 42.4% | 57.6% |
| Has union employees | 2,522,994 | 3.6% | 2.7% | 3.2% | 13.0% | 77.6% | 7.7% | 92.3% |
| Unknown | 1,522,740 | 4.9% | 4.0% | 5.4% * | 6.3% | 79.4% | 10.7% | 89.3% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 12,651,099 | 16.5% | 12.5% | 15.8% | 18.4% | 36.8% | 37.7% | 62.3% |
| Less than 50% low wage | 10,147,398 | 17.7% | 10.9% | 13.6% | 14.8% | 42.9% | 35.0% | 65.0% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.4.a(2009) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 268,260 | 0.38% | 0.21% | 0.42% | 0.45% | 0.53% | 0.59% | 0.59% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 44,332 | 5.95% | 4.41% | 7.86% | 2.14% * | 2.08% * | 6.77% | 6.77% * |
| Mining and manufacturing | 20,845 | 1.92% | 2.04% | 2.73% | 3.26% | 3.35% | 3.72% | 3.72% |
| Construction | 36,157 | 3.08% | 2.50% | 1.35% | 3.21% * | 0.72% * | 3.75% | 3.75% |
| Utilities and transp. | 101,399 | 1.00% | 1.00% | 2.39% * | 2.65% | 4.28% | 1.71% | 1.71% |
| Wholesale trade | 49,477 | 3.18% | 2.94% | 3.14% | 3.12% * | 1.80% | 5.60% | 5.60% * |
| Fin. svcs. and real estate | 42,936 | 1.43% | 1.15% | 1.36% | 2.41% | 3.16% | 2.80% | 2.80% |
| Retail trade | 173,070 | 0.51% | 0.55% | 0.92% | 0.69% | 1.55% | 1.29% | 1.29% |
| Professional services | 209,530 | 0.76% | 0.55% | 0.62% | 1.20% | 1.79% | 1.46% | 1.46% |
| Other services | 150,252 | 0.44% | 0.55% | 0.65% | 1.32% | 1.60% | 0.97% | 0.97% |
| Ownership | | | | | | | | |
| For profit, incorporated | 279,269 | 0.39% | 0.24% | 0.61% | 1.10% | 1.06% | 0.70% | 0.70% |
| For profit, unincorporated | 162,568 | 0.96% | 0.92% | 0.94% | 0.70% | 1.14% | 1.41% | 1.41% |
| Nonprofit | 174,681 | 1.33% | 0.57% | 0.90% | 1.88% | 2.59% | 1.98% | 1.98% |
| Age of firm | | | | | | | | |
| Less than 5 years | 120,476 | 1.76% | 1.76% | 1.70% | 1.92% | 0.88% | 1.15% | 1.15% |
| 5-9 years | 135,653 | 1.47% | 1.58% | 2.10% | 2.66% | 3.49% * | 4.01% | 4.01% |
| 10-19 years | 133,307 | 1.05% | 1.31% | 1.19% | 1.98% | 1.64% | 2.18% | 2.18% |
| 20 or more years | 269,444 | 0.32% | 0.32% | 0.78% | 0.81% | 0.98% | 0.76% | 0.76% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 311,782 | 0.03% | 0.14% | 0.24% | 0.79% | 0.72% | 0.13% | 0.13% |
| 1 location only | 248,556 | 0.70% | 0.60% | 0.67% | 1.05% | 0.99% | 1.00% | 1.00% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 176,396 | 0.83% | 0.84% | 1.57% | 1.42% | 1.45% | 0.98% | 0.98% |
| 25-49 % | 160,569 | 0.79% | 0.88% | 1.32% | 1.49% | 2.38% | 1.53% | 1.53% |
| 50-74 % | 204,000 | 0.73% | 0.58% | 0.87% | 0.71% | 1.77% | 1.33% | 1.33% |
| 75% or more | 88,632 | 0.24% | 0.37% | 1.00% | 0.99% | 1.50% | 0.63% | 0.63% |
| Union presence | | | | | | | | |
| No union employees | 231,704 | 0.32% | 0.30% | 0.39% | 0.57% | 0.76% | 0.53% | 0.53% |
| Has union employees | 153,624 | 0.41% | 0.48% | 0.63% | 2.45% | 2.09% | 0.84% | 0.84% |
| Unknown | 57,303 | 0.84% | 0.41% | 1.82% * | 1.20% | 2.26% | 1.03% | 1.03% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 186,169 | 0.69% | 0.48% | 0.73% | 1.07% | 1.11% | 1.00% | 1.00% |
| Less than 50% low wage | 262,493 | 0.76% | 0.52% | 0.46% | 0.93% | 0.88% | 0.98% | 0.98% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.4.b(2009) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 74.2% | 26.8% | 43.7% | 66.0% | 92.1% | 99.2% | 39.0% | 94.5% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 40.8% | 12.7% | 41.7% | 83.8% | 94.9% | 100.0% | 27.0% | 99.2% |
| Mining and manufacturing | 67.6% | 29.9% | 64.4% | 71.5% | 92.1% | 94.4% | 48.1% | 90.9% |
| Construction | 46.5% | 21.6% | 77.4% | 83.8% | 52.5% | 100.0% | 41.5% | 70.1% |
| Utilities and transp. | 88.6% | 22.8% | 45.2% | 86.5% | 92.4% | 97.7% | 37.3% | 97.1% |
| Wholesale trade | 70.6% | 46.4% | 74.0% | 60.5% | 95.8% | 99.3% | 59.9% | 82.0% |
| Fin. svcs. and real estate | 78.4% | 30.9% | 47.1% | 78.4% | 99.4% | 99.1% | 38.6% | 98.6% |
| Retail trade | 84.9% | 22.1% | 49.2% | 76.2% | 93.4% | 99.8% | 37.2% | 99.1% |
| Professional services | 81.3% | 35.8% | 59.0% | 74.4% | 94.8% | 99.9% | 49.4% | 95.9% |
| Other services | 65.8% | 23.6% | 33.5% | 58.4% | 90.1% | 98.5% | 34.1% | 90.3% |
| Ownership | | | | | | | | |
| For profit, incorporated | 76.5% | 28.3% | 45.3% | 61.3% | 89.9% | 99.3% | 40.7% | 94.3% |
| For profit, unincorporated | 56.1% | 19.3% | 33.9% | 62.4% | 91.3% | 97.9% | 27.8% | 90.6% |
| Nonprofit | 87.0% | 42.3% | 57.9% | 90.2% | 97.0% | 100.0% | 57.3% | 98.2% |
| Age of firm | | | | | | | | |
| Less than 5 years | 36.2% | 15.1% | 23.9% | 47.8% | 84.3% | 95.3% | 22.1% | 75.1% |
| 5-9 years | 49.4% | 18.8% | 34.4% | 52.0% | 88.3% | 91.7% | 29.1% | 82.8% |
| 10-19 years | 62.9% | 25.8% | 45.7% | 63.0% | 89.2% | 98.9% | 39.1% | 88.6% |
| 20 or more years | 86.3% | 36.7% | 55.3% | 77.2% | 94.1% | 99.6% | 50.4% | 97.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 96.1% | 41.9% | 61.6% | 72.1% | 90.7% | 99.4% | 64.6% | 97.1% |
| 1 location only | 53.0% | 26.7% | 43.0% | 64.9% | 93.7% | 96.2% | 37.8% | 86.5% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 52.7% | 14.5% | 23.2% | 41.6% | 87.0% | 98.3% | 22.0% | 86.7% |
| 25-49 % | 80.6% | 33.3% | 54.0% | 75.6% | 93.4% | 99.8% | 47.9% | 95.6% |
| 50-74 % | 83.4% | 37.0% | 53.5% | 80.9% | 94.2% | 99.0% | 49.0% | 97.1% |
| 75% or more | 91.8% | 54.8% | 77.0% | 90.2% | 97.3% | 99.9% | 72.4% | 98.7% |
| Union presence | | | | | | | | |
| No union employees | 70.4% | 26.7% | 43.5% | 66.4% | 92.4% | 99.1% | 38.9% | 93.6% |
| Has union employees | 94.9% | 40.5% | 67.5% | 85.1% | 91.2% | 99.3% | 55.0% | 98.2% |
| Unknown | 87.9% | 12.7% * | 29.0% | 30.9% * | 84.6% | 99.7% | 23.6% | 95.6% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 67.8% | 15.8% | 29.6% | 52.9% | 90.2% | 99.1% | 27.2% | 92.3% |
| Less than 50% low wage | 82.3% | 39.5% | 64.0% | 84.9% | 95.0% | 99.4% | 54.8% | 97.1% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b(2009) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.48% | 0.78% | 1.58% | 1.48% | 1.55% | 0.26% | 0.66% | 0.48% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 6.86% | 3.62% | 11.31% | 17.23% | 22.39% | 18.26% | 5.89% | 0.57% |
| Mining and manufacturing | 2.75% | 3.32% | 6.31% | 7.02% | 5.77% | 4.22% | 4.02% | 2.94% |
| Construction | 3.21% | 3.07% | 3.08% | 6.90% | 15.28% | 10.54% | 2.53% | 10.51% |
| Utilities and transp. | 1.26% | 5.67% | 11.68% | 7.40% | 2.65% | 1.14% | 4.46% | 1.16% |
| Wholesale trade | 2.75% | 5.05% | 7.10% | 10.76% | 5.84% | 0.64% | 2.88% | 5.42% |
| Fin. svcs. and real estate | 1.74% | 3.48% | 8.67% | 5.61% | 0.39% | 0.47% | 2.12% | 0.38% |
| Retail trade | 1.39% | 2.37% | 4.35% | 6.01% | 1.85% | 0.12% | 2.44% | 0.22% |
| Professional services | 1.12% | 1.86% | 3.37% | 4.38% | 2.25% | 0.10% | 1.01% | 1.05% |
| Other services | 1.10% | 1.70% | 1.48% | 2.27% | 2.33% | 0.96% | 1.14% | 1.07% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.69% | 0.71% | 2.12% | 2.03% | 1.91% | 0.19% | 1.01% | 0.56% |
| For profit, unincorporated | 1.19% | 2.04% | 1.82% | 4.38% | 2.83% | 1.80% | 1.25% | 1.53% |
| Nonprofit | 1.23% | 2.40% | 2.97% | 1.44% | 1.97% | 0.02% | 1.79% | 1.03% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.57% | 1.58% | 3.16% | 6.28% | 6.20% | 6.07% | 1.12% | 4.62% |
| 5-9 years | 2.59% | 1.63% | 2.34% | 4.35% | 5.19% | 10.73% | 2.02% | 3.76% |
| 10-19 years | 1.09% | 1.58% | 2.86% | 2.70% | 3.02% | 0.67% | 0.83% | 2.23% |
| 20 or more years | 0.51% | 1.25% | 2.85% | 1.69% | 1.46% | 0.17% | 1.09% | 0.41% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.32% | 6.96% | 5.26% | 3.69% | 1.91% | 0.15% | 5.03% | 0.38% |
| 1 location only | 0.58% | 0.81% | 1.79% | 1.55% | 1.89% | 2.96% | 0.81% | 1.59% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.77% | 1.27% | 2.28% | 3.11% | 3.25% | 0.63% | 1.22% | 1.96% |
| 25-49 % | 1.29% | 1.76% | 3.28% | 2.69% | 2.32% | 0.09% | 1.47% | 1.17% |
| 50-74 % | 0.59% | 1.32% | 2.39% | 2.48% | 0.99% | 0.52% | 0.86% | 0.46% |
| 75% or more | 0.45% | 1.41% | 1.68% | 1.12% | 1.04% | 0.08% | 0.72% | 0.46% |
| Union presence | | | | | | | | |
| No union employees | 0.45% | 0.67% | 1.67% | 1.35% | 1.51% | 0.38% | 0.64% | 0.59% |
| Has union employees | 0.91% | 8.80% | 8.79% | 5.41% | 4.64% | 0.54% | 4.56% | 0.66% |
| Unknown | 1.50% | 4.97%* | 8.27% | 11.48%* | 6.95% | 0.47% | 3.53% | 1.62% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.79% | 1.09% | 1.72% | 2.09% | 2.03% | 0.30% | 0.87% | 0.75% |
| Less than 50% low wage | 0.93% | 1.24% | 2.67% | 2.22% | 1.68% | 0.44% | 1.15% | 0.81% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(1)(2009) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 34.2% | 36.6% | 24.8% | 22.3% | 25.6% | 41.5% | 27.6% | 35.8% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 18.3% * | 57.4% | 29.1% * | 4.6% * | 15.4% * | 8.0% * | 31.3% * | 3.6% * |
| Mining and manufacturing | 25.7% | 28.5% | 28.1% | 23.8% | 20.3% * | 29.7% | 26.7% | 25.1% |
| Construction | 42.6% | 47.5% | 35.9% | 35.9% | 72.3% | 27.8% * | 42.0% | 44.3% |
| Utilities and transp. | 63.6% | 54.2% | 22.5% * | 28.7% * | 31.0% * | 72.8% | 33.9% | 65.5% |
| Wholesale trade | 24.4% | 42.9% | 37.3% | 22.6% * | 7.9% * | 19.5% | 36.7% | 14.7% |
| Fin. svcs. and real estate | 43.8% | 51.4% | 28.9% | 20.3% | 26.7% | 53.3% | 40.8% | 44.5% |
| Retail trade | 34.2% | 32.9% | 18.6% | 18.9% | 17.4% | 37.4% | 23.4% | 35.4% |
| Professional services | 41.1% | 44.7% | 30.2% | 25.7% | 32.0% | 51.8% | 35.1% | 42.6% |
| Other services | 25.2% | 24.5% | 20.3% | 21.3% | 21.7% | 30.1% | 20.3% | 26.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 33.5% | 42.6% | 25.0% | 23.7% | 22.6% | 38.7% | 29.9% | 34.3% |
| For profit, unincorporated | 31.6% | 37.3% | 27.8% | 26.0% | 35.6% | 31.5% | 30.2% | 32.1% |
| Nonprofit | 38.7% | 18.0% | 19.6% | 14.3% | 26.1% | 63.1% | 16.8% | 43.5% |
| Age of firm | | | | | | | | |
| Less than 5 years | 30.0% | 40.1% | 30.9% | 22.6% | 35.0% | 24.9% | 31.0% | 29.1% |
| 5-9 years | 27.8% | 44.1% | 21.3% | 23.3% * | 22.8% | 35.2% | 26.6% | 28.4% |
| 10-19 years | 30.5% | 40.1% | 22.2% | 24.4% | 30.2% | 35.1% | 28.9% | 31.2% |
| 20 or more years | 35.7% | 32.8% | 25.8% | 21.2% | 24.0% | 42.6% | 26.6% | 37.1% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 39.4% | 37.8% * | 24.1% | 23.3% | 28.3% | 42.5% | 22.3% | 39.7% |
| 1 location only | 25.1% | 36.6% | 24.8% | 22.0% | 22.8% | 21.3% * | 28.0% | 22.3% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 26.2% | 42.0% | 23.7% | 24.0% | 21.8% | 27.5% | 28.1% | 25.6% |
| 25-49 % | 27.1% | 27.0% | 14.5% | 17.1% | 25.3% | 32.7% | 19.4% | 28.9% |
| 50-74 % | 41.5% | 37.5% | 23.7% | 21.3% | 21.6% | 51.2% | 28.6% | 44.0% |
| 75% or more | 41.1% | 41.0% | 37.5% | 28.2% | 37.8% | 46.8% | 35.8% | 42.5% |
| Union presence | | | | | | | | |
| No union employees | 32.8% | 36.7% | 24.4% | 21.7% | 24.3% | 42.4% | 27.3% | 34.5% |
| Has union employees | 46.8% | 36.4% | 28.4% * | 37.4% | 39.5% | 48.9% | 35.4% | 47.4% |
| Unknown | 25.5% | 24.4% | 38.0% | 26.2% | 23.9% | 25.4% | 28.3% | 25.4% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 29.4% | 28.5% | 20.1% | 18.8% | 22.4% | 36.0% | 22.0% | 30.7% |
| Less than 50% low wage | 39.1% | 40.3% | 27.8% | 25.3% | 30.3% | 47.4% | 31.4% | 41.5% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(1)(2009) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.91% | 1.28% | 1.65% | 1.69% | 1.95% | 1.05% | 0.52% | 1.04% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 10.72% * | 13.12% | 11.61% * | 9.92% * | 4.70% * | 17.16% * | 13.21% * | 10.83% * |
| Mining and manufacturing | 3.23% | 4.97% | 8.19% | 5.48% | 8.12% * | 6.22% | 4.02% | 4.46% |
| Construction | 5.44% | 5.64% | 7.10% | 8.65% | 17.27% | 13.68% * | 4.65% | 10.03% |
| Utilities and transp. | 5.96% | 13.63% | 10.96% * | 11.17% * | 10.44% * | 5.88% | 6.26% | 6.40% |
| Wholesale trade | 3.44% | 5.72% | 7.86% | 7.52% * | 4.87% * | 3.66% | 3.95% | 2.91% |
| Fin. svcs. and real estate | 3.01% | 5.49% | 6.77% | 4.79% | 4.22% | 4.25% | 4.93% | 3.24% |
| Retail trade | 1.72% | 4.28% | 3.37% | 3.49% | 2.60% | 1.95% | 1.91% | 1.94% |
| Professional services | 1.75% | 1.64% | 3.10% | 2.15% | 4.60% | 2.63% | 1.19% | 2.16% |
| Other services | 1.47% | 2.72% | 2.77% | 2.67% | 4.01% | 2.13% | 1.43% | 1.96% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1.01% | 2.06% | 2.60% | 2.41% | 2.55% | 1.29% | 1.73% | 1.24% |
| For profit, unincorporated | 2.50% | 3.35% | 5.25% | 4.19% | 6.32% | 3.95% | 2.16% | 3.57% |
| Nonprofit | 1.32% | 2.99% | 3.90% | 1.37% | 3.80% | 2.00% | 2.18% | 1.62% |
| Age of firm | | | | | | | | |
| Less than 5 years | 3.68% | 4.91% | 5.44% | 5.17% | 9.81% | 5.51% | 4.05% | 6.65% |
| 5-9 years | 3.16% | 3.45% | 4.44% | 7.36% * | 5.96% | 9.91% | 2.18% | 4.51% |
| 10-19 years | 1.59% | 3.92% | 3.23% | 3.86% | 5.29% | 4.33% | 2.18% | 2.02% |
| 20 or more years | 1.06% | 1.94% | 3.01% | 1.81% | 2.31% | 1.34% | 0.82% | 1.16% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.17% | 12.51% * | 4.32% | 1.99% | 2.14% | 1.37% | 3.46% | 1.20% |
| 1 location only | 1.24% | 1.28% | 1.68% | 2.00% | 2.90% | 9.63% * | 0.59% | 2.43% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.93% | 4.29% | 4.04% | 4.39% | 2.87% | 2.48% | 2.58% | 2.09% |
| 25-49 % | 1.66% | 4.57% | 3.48% | 3.86% | 4.01% | 2.03% | 2.84% | 1.84% |
| 50-74 % | 1.44% | 2.16% | 3.87% | 2.46% | 3.12% | 1.94% | 1.65% | 1.84% |
| 75% or more | 1.39% | 3.10% | 2.14% | 1.38% | 2.40% | 2.43% | 1.24% | 1.91% |
| Union presence | | | | | | | | |
| No union employees | 0.89% | 1.19% | 1.83% | 1.62% | 1.73% | 1.22% | 0.58% | 1.11% |
| Has union employees | 2.80% | 9.51% | 9.85% * | 7.76% | 7.37% | 2.95% | 6.61% | 2.90% |
| Unknown | 2.82% | 6.01% | 11.14% | 6.97% | 3.79% | 3.17% | 6.13% | 2.94% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.53% | 3.66% | 2.09% | 2.19% | 3.04% | 1.47% | 1.34% | 1.76% |
| Less than 50% low wage | 1.95% | 1.06% | 2.28% | 1.93% | 3.05% | 2.74% | 1.07% | 2.32% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(1).(a)(2009) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 44.7% | 62.7% | 41.4% | 36.7% | 42.8% | 44.7% | 48.4% | 44.0% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 63.6% | 92.9% | 44.3% * | 25.6% * | 0.0% | 68.7% | 68.7% | 12.7% * |
| Mining and manufacturing | 49.9% | 37.3% * | 62.9% | 56.7% | 53.6% | 39.4% | 50.4% | 49.5% |
| Construction | 70.7% | 72.4% | 53.7% | 61.2% | 98.8% | 82.7% | 63.5% | 89.8% |
| Utilities and transp. | 73.3% | 74.2% | 31.5% * | 62.3% | 21.0% * | 77.3% | 48.3% | 74.2% |
| Wholesale trade | 54.6% | 63.7% | 37.6% | 52.0% | 52.1% | 75.3% | 48.9% | 65.6% |
| Fin. svcs. and real estate | 55.6% | 61.6% | 42.8% * | 48.0% | 53.1% | 56.1% | 56.2% | 55.5% |
| Retail trade | 30.8% | 53.3% | 38.2% | 53.9% | 57.4% | 28.0% | 48.3% | 29.5% |
| Professional services | 58.4% | 60.3% | 46.8% | 47.9% | 52.9% | 62.5% | 50.8% | 59.9% |
| Other services | 27.2% | 66.5% | 33.1% | 20.7% | 26.3% | 24.3% | 39.2% | 24.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 41.5% | 63.4% | 41.2% | 34.5% | 44.2% | 39.8% | 48.3% | 40.2% |
| For profit, unincorporated | 34.5% | 61.6% | 40.4% | 31.7% | 22.2% | 33.2% | 47.0% | 30.1% |
| Nonprofit | 60.8% | 61.7% | 44.6% | 56.6% | 54.6% | 63.9% | 52.1% | 61.5% |
| Age of firm | | | | | | | | |
| Less than 5 years | 34.3% | 57.7% | 31.7% * | 36.4% | 7.5% * | 52.6% | 39.3% | 30.0% * |
| 5-9 years | 32.6% | 61.5% | 41.5% | 32.7% * | 20.0% * | 21.6% | 52.4% | 21.8% |
| 10-19 years | 38.1% | 57.9% | 43.2% | 23.6% | 46.0% | 29.7% | 44.8% | 35.2% |
| 20 or more years | 47.1% | 66.8% | 42.9% | 43.3% | 48.3% | 46.3% | 51.2% | 46.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 44.1% | 57.0% | 46.1% | 47.1% | 39.0% | 44.8% | 47.8% | 44.1% |
| 1 location only | 46.4% | 62.8% | 41.2% | 34.5% | 47.9% | 40.9% | 48.4% | 43.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 33.1% | 70.4% | 33.9% | 31.9% | 23.5% * | 29.0% | 47.8% | 28.5% |
| 25-49 % | 42.2% | 60.5% | 43.1% | 16.2% * | 46.8% | 42.5% | 42.5% | 42.1% |
| 50-74 % | 47.0% | 59.8% | 39.0% | 44.9% | 49.0% | 46.3% | 51.6% | 46.3% |
| 75% or more | 52.0% | 57.9% | 46.6% | 50.0% | 53.3% | 52.3% | 49.3% | 52.6% |
| Union presence | | | | | | | | |
| No union employees | 39.2% | 62.4% | 41.0% | 34.4% | 37.7% | 37.0% | 47.6% | 37.2% |
| Has union employees | 64.7% | 70.4% | 54.3% | 83.3% | 75.1% | 62.9% | 69.2% | 64.5% |
| Unknown | 48.8% | 63.6% | 34.4% * | 17.2% * | 49.7% | 49.7% | 37.9% * | 49.2% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 28.6% | 60.4% | 33.5% | 24.0% | 30.4% | 26.6% | 38.5% | 27.3% |
| Less than 50% low wage | 57.2% | 63.5% | 45.2% | 45.2% | 56.3% | 59.3% | 53.0% | 58.1% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(1).(a)(2009) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1.18% | 2.15% | 3.71% | 3.80% | 3.51% | 1.96% | 1.15% | 1.49% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 13.46% | 14.13% | 14.53% * | 10.94% * | 0.00% | 19.99% | 13.45% | 13.49% * |
| Mining and manufacturing | 5.87% | 13.01% * | 12.86% | 8.69% | 9.07% | 9.43% | 8.17% | 6.06% |
| Construction | 5.78% | 5.94% | 10.36% | 8.43% | 18.45% | 21.87% | 4.91% | 11.87% |
| Utilities and transp. | 5.38% | 14.72% | 10.83% * | 16.37% | 13.04% * | 6.08% | 11.16% | 5.58% |
| Wholesale trade | 6.34% | 9.32% | 10.89% | 10.02% | 12.03% | 12.06% | 7.16% | 9.08% |
| Fin. svcs. and real estate | 4.16% | 9.62% | 13.53% * | 10.86% | 5.24% | 5.58% | 6.97% | 4.70% |
| Retail trade | 1.97% | 8.44% | 9.17% | 7.54% | 9.72% | 1.79% | 4.07% | 2.10% |
| Professional services | 1.63% | 3.50% | 4.78% | 3.93% | 4.14% | 2.08% | 3.01% | 1.81% |
| Other services | 2.01% | 5.03% | 8.06% | 3.98% | 3.58% | 2.84% | 2.28% | 2.42% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1.41% | 3.26% | 4.71% | 3.58% | 4.66% | 2.33% | 1.96% | 1.83% |
| For profit, unincorporated | 3.84% | 4.97% | 7.64% | 8.56% | 5.84% | 6.06% | 2.94% | 5.06% |
| Nonprofit | 1.71% | 7.64% | 8.45% | 5.61% | 2.60% | 3.39% | 5.32% | 2.01% |
| Age of firm | | | | | | | | |
| Less than 5 years | 5.35% | 6.50% | 11.65% * | 8.59% | 8.56% * | 9.56% | 4.53% | 9.37% * |
| 5-9 years | 4.65% | 7.36% | 7.62% | 10.47% * | 10.95% * | 3.98% | 3.40% | 5.88% |
| 10-19 years | 2.81% | 6.68% | 6.04% | 4.73% | 8.65% | 4.44% | 3.55% | 4.04% |
| 20 or more years | 1.37% | 3.46% | 3.68% | 4.51% | 2.51% | 2.10% | 2.46% | 1.68% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.76% | 16.22% | 10.12% | 2.95% | 4.19% | 2.00% | 4.34% | 1.76% |
| 1 location only | 1.56% | 2.19% | 3.59% | 4.49% | 5.28% | 5.26% | 1.16% | 3.46% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.27% | 4.48% | 9.14% | 6.96% | 7.27% * | 3.63% | 2.80% | 3.01% |
| 25-49 % | 3.20% | 6.75% | 9.27% | 5.75% * | 5.54% | 5.62% | 3.87% | 4.13% |
| 50-74 % | 1.79% | 3.66% | 4.92% | 3.84% | 4.15% | 2.53% | 2.44% | 2.10% |
| 75% or more | 1.78% | 2.90% | 4.00% | 3.87% | 2.46% | 2.45% | 2.57% | 1.85% |
| Union presence | | | | | | | | |
| No union employees | 1.31% | 2.08% | 3.50% | 3.46% | 3.57% | 2.31% | 1.05% | 1.64% |
| Has union employees | 2.84% | 16.06% | 13.64% | 8.91% | 8.23% | 3.26% | 7.43% | 2.99% |
| Unknown | 4.28% | 18.56% | 14.01% * | 13.14% * | 12.31% | 4.59% | 17.46% * | 4.23% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.81% | 3.81% | 4.98% | 3.20% | 6.07% | 1.91% | 2.42% | 1.84% |
| Less than 50% low wage | 1.36% | 3.24% | 4.27% | 3.95% | 3.12% | 2.52% | 1.76% | 1.77% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(2)(2009) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 15.3% | 23.0% | 10.3% | 8.2% | 11.0% | 18.6% | 13.4% | 15.8% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 11.7% * | 53.4% | 12.9% * | 1.2% * | 0.0% | 5.5% * | 21.5% * | 0.5% * |
| Mining and manufacturing | 12.8% | 10.6% * | 17.7% * | 13.5% | 10.9% * | 11.7% * | 13.5% | 12.4% |
| Construction | 30.2% | 34.4% | 19.3% * | 22.0% * | 71.4% | 23.0% * | 26.7% | 39.8% |
| Utilities and transp. | 46.6% | 40.3% | 7.1% * | 17.9% * | 6.5% * | 56.3% | 16.4% | 48.6% |
| Wholesale trade | 13.3% | 27.3% | 14.0% | 11.8% * | 4.1% * | 14.7% | 18.0% | 9.7% * |
| Fin. svcs. and real estate | 24.4% | 31.7% | 12.4% * | 9.8% * | 14.2% | 29.9% | 22.9% | 24.7% |
| Retail trade | 10.5% | 17.5% | 7.1% | 10.2% | 10.0% | 10.5% | 11.3% | 10.4% |
| Professional services | 24.0% | 26.9% | 14.1% | 12.3% | 16.9% | 32.4% | 17.8% | 25.5% |
| Other services | 6.9% | 16.3% | 6.7% | 4.4% | 5.7% | 7.3% | 8.0% | 6.5% |
| Ownership | | | | | | | | |
| For profit, incorporated | 13.9% | 27.0% | 10.3% | 8.2% | 10.0% | 15.4% | 14.4% | 13.8% |
| For profit, unincorporated | 10.9% | 23.0% | 11.2% | 8.2% * | 7.9% | 10.5% | 14.2% | 9.7% |
| Nonprofit | 23.5% | 11.1% | 8.7% | 8.1% | 14.3% | 40.3% | 8.7% | 26.8% |
| Age of firm | | | | | | | | |
| Less than 5 years | 10.3% | 23.1% | 9.8% * | 8.2% * | 2.6% * | 13.1% | 12.2% | 8.7% |
| 5-9 years | 9.0% | 27.1% | 8.8% | 7.6% | 4.6% * | 7.6% * | 14.0% | 6.2% |
| 10-19 years | 11.6% | 23.2% | 9.6% | 5.8% | 13.9% | 10.5% | 13.0% | 11.0% |
| 20 or more years | 16.8% | 21.9% | 11.1% | 9.2% | 11.6% | 19.7% | 13.6% | 17.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 17.4% | 21.5% * | 11.1% | 11.0% | 11.0% | 19.0% | 10.7% | 17.5% |
| 1 location only | 11.7% | 23.0% | 10.2% | 7.6% | 10.9% | 8.7% * | 13.6% | 9.8% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 8.6% | 29.5% | 8.0% | 7.7% | 5.1% | 8.0% | 13.5% | 7.3% |
| 25-49 % | 11.4% | 16.4% | 6.2% | 2.8% * | 11.8% | 13.9% | 8.3% | 12.2% |
| 50-74 % | 19.5% | 22.4% | 9.2% | 9.6% | 10.6% | 23.7% | 14.8% | 20.4% |
| 75% or more | 21.4% | 23.8% | 17.5% | 14.1% | 20.1% | 24.4% | 17.6% | 22.4% |
| Union presence | | | | | | | | |
| No union employees | 12.9% | 22.9% | 10.0% | 7.5% | 9.2% | 15.7% | 13.0% | 12.8% |
| Has union employees | 30.3% | 25.6% * | 15.4% * | 31.2% | 29.7% | 30.8% | 24.5% | 30.5% |
| Unknown | 12.5% | 15.5% * | 13.1% * | 4.5% * | 11.9% * | 12.6% | 10.7% * | 12.5% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 8.4% | 17.2% | 6.7% | 4.5% | 6.8% | 9.6% | 8.5% | 8.4% |
| Less than 50% low wage | 22.4% | 25.6% | 12.6% | 11.4% | 17.0% | 28.1% | 16.6% | 24.1% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(2)(2009) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.60% | 1.19% | 0.93% | 0.81% | 1.21% | 0.98% | 0.39% | 0.75% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 8.46% * | 13.43% | 5.56% * | 4.83% * | 0.00% | 17.33% * | 12.40% * | 2.50% * |
| Mining and manufacturing | 1.84% | 4.55% * | 6.41% * | 3.09% | 6.59% * | 4.09% * | 3.09% | 1.60% |
| Construction | 5.29% | 5.42% | 6.95% * | 7.46% * | 17.24% | 11.50% * | 4.16% | 9.61% |
| Utilities and transp. | 5.40% | 10.47% | 5.74% * | 10.02% * | 2.15% * | 6.61% | 3.89% | 5.77% |
| Wholesale trade | 2.41% | 6.35% | 4.03% | 4.47% * | 3.33% * | 3.09% | 2.07% | 2.92% * |
| Fin. svcs. and real estate | 3.16% | 4.89% | 3.93% * | 3.25% * | 1.75% | 4.44% | 2.54% | 3.64% |
| Retail trade | 0.91% | 4.15% | 2.10% | 2.19% | 2.41% | 0.87% | 1.44% | 0.99% |
| Professional services | 1.15% | 1.54% | 1.97% | 1.29% | 2.98% | 1.97% | 1.14% | 1.38% |
| Other services | 0.72% | 2.21% | 1.24% | 0.64% | 1.58% | 0.87% | 0.61% | 0.90% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.68% | 2.26% | 1.41% | 0.85% | 1.79% | 1.23% | 0.85% | 0.90% |
| For profit, unincorporated | 1.14% | 2.30% | 1.07% | 2.64% * | 1.69% | 2.09% | 1.45% | 1.20% |
| Nonprofit | 0.79% | 1.67% | 1.67% | 1.31% | 2.62% | 2.58% | 1.27% | 0.88% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.37% | 3.66% | 3.34% * | 2.50% * | 1.64% * | 3.64% | 1.78% | 2.23% |
| 5-9 years | 0.53% | 3.93% | 2.08% | 1.79% | 3.78% * | 2.58% * | 1.63% | 1.17% |
| 10-19 years | 1.23% | 2.93% | 1.69% | 0.80% | 4.09% | 1.73% | 1.07% | 1.82% |
| 20 or more years | 0.77% | 1.64% | 1.67% | 1.34% | 1.38% | 1.05% | 0.74% | 0.88% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.76% | 7.10% * | 3.08% | 1.07% | 1.18% | 0.93% | 2.47% | 0.77% |
| 1 location only | 0.58% | 1.22% | 0.91% | 0.93% | 1.67% | 3.11% * | 0.41% | 1.22% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.89% | 3.48% | 1.82% | 2.05% | 1.35% | 1.50% | 1.22% | 1.18% |
| 25-49 % | 0.92% | 3.35% | 1.63% | 1.25% * | 1.95% | 2.11% | 1.15% | 1.23% |
| 50-74 % | 1.33% | 1.73% | 2.06% | 1.54% | 1.45% | 1.79% | 0.93% | 1.64% |
| 75% or more | 0.95% | 2.46% | 1.69% | 1.66% | 1.39% | 1.74% | 0.97% | 1.11% |
| Union presence | | | | | | | | |
| No union employees | 0.51% | 1.08% | 0.91% | 0.57% | 0.91% | 0.97% | 0.35% | 0.67% |
| Has union employees | 2.49% | 10.01% * | 9.42% * | 7.94% | 7.09% | 2.90% | 4.31% | 2.58% |
| Unknown | 2.28% | 5.12% * | 5.81% * | 1.62% * | 4.23% * | 2.52% | 4.36% * | 2.33% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.71% | 2.62% | 0.90% | 0.63% | 1.89% | 0.79% | 0.80% | 0.76% |
| Less than 50% low wage | 1.30% | 1.76% | 1.17% | 1.16% | 1.74% | 2.08% | 0.70% | 1.63% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1(2009) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 4,669 | 4,982 | 4,573 | 4,521 | 4,702 | 4,673 | 4,652 | 4,674 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3,917 | . | . | . | . | . | 4,304 | 3,788 |
| Mining and manufacturing | 4,742 | 4,734 | 4,300 | 4,468 | 4,622 | 4,965 | 4,311 | 4,824 |
| Construction | 4,299 | 4,960 | 4,123 | 4,165 | 3,901 | 5,092 | 4,364 | 4,225 |
| Utilities and transp. | 4,655 | 5,002 | 4,403 | 5,095 | 4,681 | 4,603 | 4,565 | 4,666 |
| Wholesale trade | 4,671 | 5,169 | 4,796 | 4,298 | 4,521 | 4,796 | 4,892 | 4,590 |
| Fin. svcs. and real estate | 4,622 | 5,232 | 5,070 | 4,871 | 4,998 | 4,403 | 5,062 | 4,545 |
| Retail trade | 4,045 | 4,910 | 4,334 | 4,022 | 4,047 | 3,953 | 4,408 | 3,968 |
| Professional services | 5,097 | 5,100 | 4,736 | 4,756 | 4,960 | 5,325 | 4,805 | 5,175 |
| Other services | 4,441 | 4,721 | 4,661 | 4,564 | 4,534 | 4,276 | 4,647 | 4,376 |
| Ownership | | | | | | | | |
| For profit, incorporated | 4,513 | 4,996 | 4,511 | 4,359 | 4,478 | 4,508 | 4,596 | 4,491 |
| For profit, unincorporated | 4,696 | 4,817 | 4,359 | 4,419 | 4,871 | 4,763 | 4,495 | 4,774 |
| Nonprofit | 5,386 | 5,297 | 5,583 | 5,426 | 5,144 | 5,545 | 5,336 | 5,394 |
| Age of firm | | | | | | | | |
| Less than 5 years | 4,287 | 4,511 | 3,889 | 4,223 | 4,590 | 4,287 | 4,199 | 4,403 |
| 5-9 years | 4,279 | 4,614 | 4,263 | 4,163 | 4,145 | 4,280 | 4,297 | 4,260 |
| 10-19 years | 4,460 | 4,908 | 4,454 | 4,196 | 4,436 | 4,476 | 4,555 | 4,395 |
| 20 or more years | 4,744 | 5,247 | 4,811 | 4,694 | 4,795 | 4,697 | 4,847 | 4,727 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 4,666 | 4,558 | 4,908 | 4,665 | 4,726 | 4,650 | 4,673 | 4,666 |
| 1 location only | 4,676 | 4,985 | 4,552 | 4,486 | 4,670 | 5,403 | 4,651 | 4,705 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 4,107 | 4,498 | 4,500 | 4,992 | 4,113 | 3,540 | 4,703 | 3,861 |
| 25-49 % | 4,566 | 4,930 | 4,753 | 4,781 | 4,678 | 4,326 | 4,822 | 4,493 |
| 50-74 % | 4,602 | 5,201 | 4,961 | 4,823 | 4,841 | 4,397 | 4,999 | 4,517 |
| 75% or more | 4,695 | 4,965 | 4,526 | 4,471 | 4,698 | 4,757 | 4,597 | 4,722 |
| Union presence | | | | | | | | |
| No union employees | 4,563 | 4,946 | 4,539 | 4,466 | 4,657 | 4,474 | 4,625 | 4,540 |
| Has union employees | 5,153 | 6,315 | 5,184 | 5,176 | 5,065 | 5,146 | 5,284 | 5,146 |
| Unknown | 4,646 | 4,526 | 4,982 | 4,717 | 4,692 | 4,640 | 4,471 | 4,651 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 4,226 | 4,910 | 4,530 | 4,283 | 4,417 | 4,050 | 4,568 | 4,167 |
| Less than 50% low wage | 4,768 | 4,994 | 4,578 | 4,561 | 4,773 | 4,830 | 4,664 | 4,798 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1(2009) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 21.40 | 50.58 | 61.17 | 53.14 | 41.66 | 41.55 | 30.56 | 31.05 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 304.43 | . | . | . | . | . | 438.04 | 273.51 |
| Mining and manufacturing | 82.66 | 208.79 | 127.07 | 147.10 | 204.00 | 132.50 | 48.40 | 94.26 |
| Construction | 94.72 | 294.08 | 159.29 | 114.21 | 157.96 | 362.39 | 110.65 | 127.61 |
| Utilities and transp. | 106.91 | 157.83 | 339.77 | 368.96 | 154.37 | 120.79 | 210.14 | 109.33 |
| Wholesale trade | 97.56 | 168.03 | 238.59 | 86.11 | 168.67 | 132.59 | 137.61 | 111.22 |
| Fin. svcs. and real estate | 75.49 | 158.11 | 209.84 | 183.82 | 123.64 | 85.81 | 117.95 | 73.76 |
| Retail trade | 38.12 | 234.97 | 134.22 | 148.20 | 119.86 | 47.72 | 90.61 | 39.44 |
| Professional services | 57.38 | 99.51 | 96.16 | 92.95 | 74.26 | 96.50 | 63.57 | 73.60 |
| Other services | 59.99 | 114.95 | 166.23 | 89.30 | 138.31 | 83.78 | 100.11 | 69.45 |
| Ownership | | | | | | | | |
| For profit, incorporated | 24.33 | 69.01 | 56.36 | 61.22 | 57.36 | 40.46 | 33.87 | 30.37 |
| For profit, unincorporated | 63.06 | 119.34 | 136.30 | 81.74 | 103.88 | 113.53 | 73.70 | 84.56 |
| Nonprofit | 57.70 | 92.89 | 288.85 | 143.92 | 85.34 | 82.70 | 112.94 | 66.63 |
| Age of firm | | | | | | | | |
| Less than 5 years | 147.00 | 149.81 | 144.02 | 198.46 | 258.83 | 185.04 | 110.24 | 213.89 |
| 5-9 years | 67.65 | 138.91 | 121.51 | 167.25 | 183.16 | 230.06 | 96.86 | 122.81 |
| 10-19 years | 55.44 | 83.06 | 95.82 | 66.93 | 152.67 | 103.17 | 62.90 | 75.98 |
| 20 or more years | 24.95 | 77.10 | 90.00 | 85.21 | 42.57 | 46.12 | 51.49 | 36.01 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 38.50 | 259.78 | 161.76 | 92.21 | 35.36 | 45.37 | 75.51 | 38.49 |
| 1 location only | 32.14 | 51.11 | 64.16 | 59.17 | 87.79 | 352.44 | 35.63 | 81.30 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 106.67 | 194.41 | 346.39 | 390.51 | 224.04 | 93.63 | 267.53 | 126.33 |
| 25-49 % | 125.04 | 194.08 | 216.76 | 199.49 | 226.56 | 133.82 | 120.60 | 162.14 |
| 50-74 % | 59.63 | 196.20 | 227.89 | 179.33 | 126.00 | 71.57 | 147.82 | 69.83 |
| 75% or more | 31.63 | 40.44 | 55.72 | 64.26 | 56.60 | 56.03 | 34.48 | 40.80 |
| Union presence | | | | | | | | |
| No union employees | 18.08 | 56.23 | 56.06 | 41.32 | 60.42 | 31.67 | 34.89 | 24.17 |
| Has union employees | 72.74 | 759.21 | 433.54 | 251.73 | 190.40 | 93.60 | 364.67 | 87.63 |
| Unknown | 92.70 | 595.18 | 316.34 | 661.83 | 214.96 | 100.38 | 279.24 | 91.66 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 34.72 | 113.56 | 148.01 | 118.41 | 87.35 | 56.53 | 93.44 | 33.04 |
| Less than 50% low wage | 26.37 | 49.25 | 61.95 | 65.72 | 51.35 | 51.05 | 33.87 | 39.01 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.a(2009) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 4,669 | 4,875 | 4,414 | 4,286 | 4,668 | 4,901 | 4,510 | 4,730 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3,848 | . | . | . | . | . | 4,203 | 3,406 |
| Mining and manufacturing | 4,467 | 4,122 | 3,755 | 4,350 | 4,934 | 4,424 | 4,006 | 4,607 |
| Construction | 3,925 | 4,973 | 3,939 | 3,545 | 3,938 | 3,380 | 4,081 | 3,676 |
| Utilities and transp. | 4,518 | 3,807 | 4,161 | 5,259 | 4,129 | 4,557 | 4,316 | 4,554 |
| Wholesale trade | 4,419 | 5,006 | 4,970 | 4,176 | 3,970 | 4,539 | 5,043 | 4,033 |
| Fin. svcs. and real estate | 4,644 | 5,127 | 4,934 | 4,664 | 5,116 | 4,381 | 4,936 | 4,572 |
| Retail trade | 4,184 | 4,916 | 4,426 | 3,894 | 3,903 | 4,199 | 4,299 | 4,095 |
| Professional services | 5,149 | 5,160 | 4,732 | 4,510 | 4,848 | 5,603 | 4,818 | 5,239 |
| Other services | 4,454 | 4,509 | 4,302 | 4,444 | 4,642 | 4,355 | 4,439 | 4,460 |
| Ownership | | | | | | | | |
| For profit, incorporated | 4,535 | 4,853 | 4,311 | 4,173 | 4,476 | 4,780 | 4,441 | 4,577 |
| For profit, unincorporated | 4,525 | 4,846 | 4,377 | 4,203 | 4,463 | 4,652 | 4,498 | 4,540 |
| Nonprofit | 5,176 | 5,152 | 5,417 | 4,877 | 5,057 | 5,385 | 4,991 | 5,208 |
| Age of firm | | | | | | | | |
| Less than 5 years | 4,198 | 4,715 | 3,781 | 4,014 | 3,778 | 4,829 | 4,251 | 4,077 |
| 5-9 years | 4,168 | 4,505 | 3,838 | 3,916 | 4,368 | 4,309 | 4,095 | 4,249 |
| 10-19 years | 4,339 | 4,899 | 4,375 | 3,892 | 4,448 | 4,418 | 4,444 | 4,252 |
| 20 or more years | 4,794 | 5,009 | 4,623 | 4,489 | 4,733 | 4,952 | 4,660 | 4,829 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 4,819 | 4,986 | 5,136 | 4,746 | 4,622 | 4,888 | 4,805 | 4,819 |
| 1 location only | 4,515 | 4,875 | 4,364 | 4,200 | 4,711 | 5,148 | 4,491 | 4,543 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 4,584 | 4,926 | 4,831 | 4,280 | 5,001 | 3,906 | 4,906 | 4,390 |
| 25-49 % | 4,644 | 4,728 | 4,616 | 4,362 | 4,512 | 4,949 | 4,632 | 4,650 |
| 50-74 % | 4,904 | 5,155 | 4,808 | 4,684 | 4,806 | 4,986 | 4,954 | 4,887 |
| 75% or more | 4,637 | 4,820 | 4,348 | 4,241 | 4,655 | 4,895 | 4,433 | 4,716 |
| Union presence | | | | | | | | |
| No union employees | 4,542 | 4,879 | 4,391 | 4,243 | 4,672 | 4,598 | 4,509 | 4,559 |
| Has union employees | 5,314 | 5,069 | 4,632 | 4,643 | 4,588 | 5,661 | 4,547 | 5,381 |
| Unknown | 4,536 | 4,327 | 5,327 | 4,576 | 4,901 | 4,475 | 4,464 | 4,541 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 4,456 | 5,030 | 4,330 | 3,997 | 4,517 | 4,597 | 4,391 | 4,476 |
| Less than 50% low wage | 4,711 | 4,847 | 4,426 | 4,348 | 4,715 | 4,945 | 4,529 | 4,785 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.a(2009) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 61.93 | 88.73 | 79.08 | 88.47 | 93.77 | 138.36 | 52.64 | 92.38 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 482.47 | . | . | . | . | . | 524.33 | 812.25 |
| Mining and manufacturing | 150.78 | 392.06 | 145.15 | 213.56 | 418.73 | 134.04 | 177.44 | 148.39 |
| Construction | 98.27 | 486.56 | 248.90 | 101.11 | 474.27 | 750.09 | 122.11 | 170.69 |
| Utilities and transp. | 144.28 | 673.02 | 910.97 | 394.15 | 280.03 | 201.07 | 679.32 | 133.68 |
| Wholesale trade | 136.55 | 271.26 | 611.04 | 203.58 | 194.04 | 289.79 | 175.38 | 180.22 |
| Fin. svcs. and real estate | 75.47 | 279.71 | 337.21 | 416.22 | 175.47 | 99.36 | 221.53 | 94.50 |
| Retail trade | 71.70 | 347.54 | 221.85 | 248.48 | 247.17 | 128.34 | 83.42 | 115.32 |
| Professional services | 123.14 | 149.79 | 207.07 | 206.26 | 113.16 | 222.66 | 102.52 | 164.48 |
| Other services | 70.16 | 210.60 | 195.76 | 161.63 | 155.12 | 127.94 | 145.89 | 84.03 |
| Ownership | | | | | | | | |
| For profit, incorporated | 75.44 | 128.10 | 87.28 | 70.01 | 105.23 | 203.85 | 77.74 | 120.50 |
| For profit, unincorporated | 82.17 | 194.25 | 323.73 | 140.57 | 195.30 | 145.93 | 108.08 | 120.02 |
| Nonprofit | 88.35 | 355.43 | 324.04 | 306.42 | 167.39 | 135.09 | 258.36 | 83.65 |
| Age of firm | | | | | | | | |
| Less than 5 years | 217.73 | 313.78 | 291.09 | 432.53 | 711.49 | 751.93 | 220.27 | 469.94 |
| 5-9 years | 143.35 | 270.86 | 168.12 | 232.37 | 330.06 | 625.29 | 144.51 | 214.22 |
| 10-19 years | 85.68 | 187.38 | 195.63 | 64.40 | 217.90 | 132.96 | 145.49 | 108.76 |
| 20 or more years | 69.71 | 86.07 | 120.83 | 116.02 | 99.03 | 147.28 | 82.91 | 97.48 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 114.50 | 1,086.31 | 243.54 | 297.35 | 97.79 | 148.62 | 206.20 | 120.22 |
| 1 location only | 66.10 | 88.41 | 85.30 | 86.30 | 115.99 | 697.56 | 56.31 | 93.39 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 274.31 | 497.68 | 358.59 | 928.86 | 676.47 | 234.08 | 308.67 | 302.88 |
| 25-49 % | 148.78 | 295.36 | 362.75 | 555.26 | 256.53 | 291.84 | 264.98 | 209.89 |
| 50-74 % | 96.23 | 270.60 | 253.97 | 297.34 | 165.44 | 106.51 | 215.38 | 87.78 |
| 75% or more | 68.65 | 120.67 | 96.47 | 92.37 | 112.40 | 153.31 | 58.69 | 101.09 |
| Union presence | | | | | | | | |
| No union employees | 60.00 | 89.11 | 76.92 | 99.43 | 134.05 | 77.63 | 56.67 | 75.52 |
| Has union employees | 227.92 | 810.87 | 811.90 | 732.86 | 455.26 | 337.83 | 552.15 | 243.64 |
| Unknown | 121.62 | 1,156.54 | 1,246.74 | 720.56 | 231.10 | 151.74 | 714.65 | 131.27 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 122.13 | 250.61 | 200.21 | 175.53 | 124.33 | 154.21 | 166.20 | 125.73 |
| Less than 50% low wage | 63.25 | 94.61 | 77.17 | 116.33 | 114.20 | 141.14 | 69.28 | 93.66 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.b(2009) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 4,684 | 4,951 | 4,628 | 4,638 | 4,747 | 4,656 | 4,667 | 4,688 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3,848 | . | . | . | . | . | 3,913 | 3,837 |
| Mining and manufacturing | 4,843 | 4,943 | 4,727 | 4,532 | 4,520 | 5,073 | 4,463 | 4,900 |
| Construction | 4,420 | 5,162 | 4,145 | 4,350 | 3,823 | 5,437 | 4,461 | 4,384 |
| Utilities and transp. | 4,690 | 5,297 | 4,396 | 5,044 | 4,825 | 4,632 | 4,550 | 4,704 |
| Wholesale trade | 4,790 | 5,103 | 4,782 | 4,281 | 4,860 | 4,901 | 4,773 | 4,795 |
| Fin. svcs. and real estate | 4,588 | 5,089 | 5,233 | 4,949 | 4,913 | 4,408 | 5,049 | 4,527 |
| Retail trade | 4,018 | 4,840 | 4,309 | 4,158 | 4,110 | 3,944 | 4,444 | 3,963 |
| Professional services | 5,126 | 5,036 | 4,736 | 4,898 | 5,065 | 5,280 | 4,792 | 5,206 |
| Other services | 4,458 | 4,635 | 4,735 | 4,632 | 4,563 | 4,321 | 4,627 | 4,414 |
| Ownership | | | | | | | | |
| For profit, incorporated | 4,516 | 4,986 | 4,616 | 4,428 | 4,511 | 4,486 | 4,625 | 4,494 |
| For profit, unincorporated | 4,788 | 4,707 | 4,188 | 4,592 | 5,003 | 4,885 | 4,381 | 4,918 |
| Nonprofit | 5,499 | 5,279 | 5,669 | 5,742 | 5,225 | 5,610 | 5,504 | 5,498 |
| Age of firm | | | | | | | | |
| Less than 5 years | 4,235 | 4,241 | 3,935 | 4,427 | 4,341 | 4,244 | 4,103 | 4,387 |
| 5-9 years | 4,351 | 4,564 | 4,524 | 4,218 | 4,224 | 4,361 | 4,342 | 4,360 |
| 10-19 years | 4,511 | 4,902 | 4,528 | 4,348 | 4,469 | 4,484 | 4,605 | 4,456 |
| 20 or more years | 4,744 | 5,270 | 4,835 | 4,798 | 4,846 | 4,676 | 4,862 | 4,728 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 4,661 | 4,538 | 4,646 | 4,650 | 4,807 | 4,633 | 4,582 | 4,662 |
| 1 location only | 4,739 | 4,955 | 4,627 | 4,635 | 4,657 | 5,521 | 4,674 | 4,812 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 4,058 | 4,186 | 4,015 | 5,471 | 3,900 | 3,733 | 4,517 | 3,902 |
| 25-49 % | 4,546 | 5,156 | 4,774 | 5,109 | 4,676 | 4,269 | 4,979 | 4,455 |
| 50-74 % | 4,508 | 4,982 | 5,193 | 4,956 | 4,916 | 4,299 | 4,956 | 4,442 |
| 75% or more | 4,730 | 4,965 | 4,584 | 4,575 | 4,748 | 4,758 | 4,623 | 4,753 |
| Union presence | | | | | | | | |
| No union employees | 4,579 | 4,886 | 4,580 | 4,575 | 4,685 | 4,485 | 4,627 | 4,566 |
| Has union employees | 5,118 | 6,893 | 5,634 | 5,449 | 5,306 | 5,038 | 5,616 | 5,096 |
| Unknown | 4,691 | 4,663 | 5,148 | 4,959 | 4,469 | 4,694 | 4,556 | 4,693 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 4,186 | 4,625 | 4,613 | 4,615 | 4,418 | 4,030 | 4,588 | 4,139 |
| Less than 50% low wage | 4,796 | 5,000 | 4,629 | 4,641 | 4,816 | 4,830 | 4,677 | 4,824 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.b(2009) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 27.58 | 70.31 | 79.22 | 70.06 | 64.17 | 41.21 | 43.24 | 32.62 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 296.93 | . | . | . | . | . | 242.21 | 341.55 |
| Mining and manufacturing | 84.09 | 248.55 | 159.90 | 212.86 | 178.61 | 147.44 | 70.82 | 99.68 |
| Construction | 119.23 | 372.92 | 202.34 | 153.85 | 190.41 | 360.61 | 158.72 | 152.71 |
| Utilities and transp. | 133.14 | 459.98 | 341.75 | 395.11 | 227.28 | 144.30 | 282.90 | 136.08 |
| Wholesale trade | 100.10 | 273.90 | 371.79 | 111.35 | 200.76 | 130.63 | 201.08 | 98.62 |
| Fin. svcs. and real estate | 95.94 | 248.19 | 288.68 | 255.25 | 151.44 | 114.54 | 167.74 | 95.73 |
| Retail trade | 52.03 | 335.45 | 161.36 | 201.04 | 160.22 | 51.38 | 130.61 | 52.43 |
| Professional services | 65.94 | 138.03 | 113.02 | 97.50 | 104.67 | 86.88 | 72.77 | 76.38 |
| Other services | 78.78 | 114.29 | 198.63 | 146.20 | 241.10 | 90.11 | 103.03 | 86.96 |
| Ownership | | | | | | | | |
| For profit, incorporated | 36.45 | 88.17 | 94.02 | 77.02 | 81.98 | 46.26 | 64.27 | 36.12 |
| For profit, unincorporated | 84.18 | 187.35 | 174.36 | 140.63 | 150.70 | 119.86 | 88.51 | 97.25 |
| Nonprofit | 73.28 | 144.86 | 329.28 | 180.81 | 113.64 | 89.43 | 153.24 | 78.83 |
| Age of firm | | | | | | | | |
| Less than 5 years | 168.12 | 160.44 | 237.18 | 283.44 | 220.18 | 213.15 | 146.46 | 190.00 |
| 5-9 years | 103.42 | 218.60 | 212.62 | 224.99 | 188.63 | 311.49 | 158.34 | 163.01 |
| 10-19 years | 67.85 | 93.50 | 88.33 | 132.58 | 235.57 | 110.58 | 51.69 | 117.64 |
| 20 or more years | 34.05 | 116.40 | 94.21 | 105.61 | 80.33 | 42.31 | 48.89 | 39.78 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 38.06 | 544.84 | 142.58 | 99.68 | 54.44 | 42.58 | 110.53 | 37.98 |
| 1 location only | 33.90 | 72.70 | 81.21 | 75.18 | 109.95 | 329.16 | 48.86 | 95.83 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 127.39 | 523.26 | 589.90 | 514.45 | 189.34 | 130.24 | 495.31 | 147.13 |
| 25-49 % | 128.38 | 200.42 | 290.70 | 329.96 | 230.34 | 152.98 | 188.09 | 160.02 |
| 50-74 % | 74.14 | 186.99 | 348.58 | 195.62 | 118.33 | 88.58 | 157.81 | 85.25 |
| 75% or more | 36.46 | 81.96 | 89.24 | 77.23 | 81.29 | 56.24 | 55.23 | 42.71 |
| Union presence | | | | | | | | |
| No union employees | 31.00 | 88.92 | 81.05 | 57.63 | 76.81 | 41.40 | 53.82 | 31.31 |
| Has union employees | 80.62 | 785.65 | 452.95 | 302.93 | 226.45 | 82.73 | 397.66 | 91.00 |
| Unknown | 100.79 | 678.09 | 1,135.88 | 868.68 | 273.90 | 106.66 | 557.90 | 100.03 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 48.11 | 173.89 | 295.46 | 152.66 | 61.10 | 74.90 | 97.24 | 50.11 |
| Less than 50% low wage | 29.93 | 64.31 | 80.48 | 80.95 | 80.97 | 45.03 | 48.15 | 38.05 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.c(2009) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 4,484 | 5,315 | 4,719 | 4,465 | 4,371 | 3,959 | 4,956 | 4,158 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4,947 | . | . | . | . | . | 5,423 | 3,419 |
| Mining and manufacturing | 4,430 | 5,449 | 3,940 | 4,571 | 4,366 | 4,339 | 4,429 | 4,430 |
| Construction | 4,646 | 4,253 | 4,540 | 5,386 | 5,407 | 3,676 | 4,676 | 4,488 |
| Utilities and transp. | 4,389 | 5,599 | 4,990 | 4,809 | 5,139 | 3,479 | 5,209 | 3,813 |
| Wholesale trade | 4,224 | 6,044 | 4,322 | 5,040 | 3,605 | 3,332 | 5,116 | 3,619 |
| Fin. svcs. and real estate | 5,213 | 5,808 | 4,641 | 5,155 | 5,761 | 4,331 | 5,367 | 5,038 |
| Retail trade | 4,072 | 5,081 | 4,142 | 3,817 | 4,012 | 3,551 | 4,588 | 3,731 |
| Professional services | 4,609 | 5,237 | 4,745 | 4,362 | 4,541 | 4,427 | 4,841 | 4,469 |
| Other services | 4,229 | 5,706 | 5,188 | 4,506 | 3,680 | 3,432 | 5,372 | 3,626 |
| Ownership | | | | | | | | |
| For profit, incorporated | 4,394 | 5,308 | 4,521 | 4,536 | 4,105 | 3,875 | 4,864 | 4,052 |
| For profit, unincorporated | 4,385 | 5,207 | 5,140 | 3,776 | 4,745 | 2,981 | 5,039 | 3,936 |
| Nonprofit | 5,212 | 5,702 | 5,619 | 5,018 | 4,690 | 5,497 | 5,522 | 5,060 |
| Age of firm | | | | | | | | |
| Less than 5 years | 4,652 | 5,035 | 3,870 | 3,449 | 5,458 | 4,107 | 4,504 | 4,802 |
| 5-9 years | 4,074 | 5,088 | 3,872 | 4,462 | 3,109 | 3,117 | 4,534 | 3,420 |
| 10-19 years | 4,439 | 4,959 | 4,202 | 4,355 | 4,174 | 4,536 | 4,586 | 4,293 |
| 20 or more years | 4,532 | 5,592 | 5,195 | 4,588 | 4,449 | 3,918 | 5,273 | 4,136 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 4,081 | 4,299 | 5,461 | 4,547 | 4,182 | 3,926 | 4,918 | 4,030 |
| 1 location only | 4,801 | 5,323 | 4,668 | 4,442 | 4,582 | 4,893 | 4,958 | 4,460 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3,418 | 5,006 | 4,994 | 4,717 | 3,403 | 1,024 * | 5,067 | 2,515 |
| 25-49 % | 4,485 | 4,624 | 5,220 | 3,733 | 5,124 | 2,208 | 4,675 | 4,396 |
| 50-74 % | 4,714 | 6,114 | 4,654 | 4,265 | 4,166 | 4,364 | 5,246 | 4,218 |
| 75% or more | 4,486 | 5,230 | 4,701 | 4,521 | 4,325 | 4,040 | 4,913 | 4,196 |
| Union presence | | | | | | | | |
| No union employees | 4,456 | 5,318 | 4,719 | 4,396 | 4,319 | 3,657 | 4,931 | 4,062 |
| Has union employees | 4,899 | 5,641 | 4,986 | 5,665 | 4,797 | 4,724 | 5,745 | 4,714 |
| Unknown | 4,109 | 4,335 | 4,259 | 3,761 | 5,801 | 3,885 | 4,220 | 4,091 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 3,947 | 5,501 | 4,741 | 3,595 | 4,081 | 2,755 | 4,909 | 3,516 |
| Less than 50% low wage | 4,632 | 5,273 | 4,715 | 4,704 | 4,515 | 4,231 | 4,965 | 4,375 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.c(2009) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 86.83 | 209.35 | 166.41 | 138.29 | 173.21 | 208.25 | 98.63 | 126.36 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 804.48 | . | . | . | . | . | 839.00 | 926.91 |
| Mining and manufacturing | 188.85 | 372.47 | 645.79 | 362.08 | 328.91 | 569.74 | 302.13 | 261.57 |
| Construction | 316.43 | 489.57 | 543.12 | 616.27 | 1,192.88 | 1,031.38 | 316.70 | 649.95 |
| Utilities and transp. | 314.02 | 836.69 | 1,097.98 | 1,077.64 | 1,180.94 | 587.65 | 478.24 | 484.41 |
| Wholesale trade | 232.43 | 763.98 | 478.62 | 629.72 | 482.98 | 632.40 | 295.34 | 259.27 |
| Fin. svcs. and real estate | 224.72 | 572.57 | 483.98 | 857.43 | 381.84 | 230.83 | 323.18 | 210.76 |
| Retail trade | 102.01 | 357.77 | 516.84 | 491.41 | 233.89 | 314.35 | 251.43 | 130.57 |
| Professional services | 126.98 | 216.62 | 252.66 | 163.08 | 246.89 | 253.14 | 63.82 | 196.21 |
| Other services | 180.61 | 626.64 | 431.47 | 597.16 | 351.43 | 360.87 | 375.18 | 255.24 |
| Ownership | | | | | | | | |
| For profit, incorporated | 76.14 | 229.45 | 171.86 | 152.59 | 231.79 | 152.30 | 106.64 | 94.66 |
| For profit, unincorporated | 171.40 | 372.37 | 530.75 | 196.83 | 416.85 | 308.42 | 224.41 | 368.41 |
| Nonprofit | 224.53 | 634.14 | 704.31 | 471.94 | 275.00 | 332.32 | 279.02 | 188.87 |
| Age of firm | | | | | | | | |
| Less than 5 years | 212.74 | 293.81 | 863.73 | 610.45 | 1,065.26 | 481.37 | 344.68 | 313.83 |
| 5-9 years | 298.79 | 447.55 | 234.83 | 248.36 | 448.67 | 931.06 | 349.66 | 269.59 |
| 10-19 years | 176.24 | 462.57 | 321.04 | 438.87 | 220.85 | 598.39 | 197.13 | 297.02 |
| 20 or more years | 86.82 | 196.94 | 200.50 | 152.05 | 167.96 | 173.62 | 142.06 | 120.44 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 166.28 | 1,030.14 | 451.57 | 94.52 | 188.03 | 205.57 | 180.43 | 168.69 |
| 1 location only | 109.11 | 215.29 | 201.92 | 166.75 | 290.84 | 1,095.26 | 108.53 | 247.63 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 325.35 | 849.48 | 841.74 | 1,253.32 | 315.29 | 383.24* | 523.43 | 355.48 |
| 25-49 % | 313.85 | 715.55 | 488.15 | 469.37 | 495.45 | 630.15 | 409.43 | 494.31 |
| 50-74 % | 185.66 | 495.01 | 454.35 | 262.88 | 587.22 | 363.85 | 262.92 | 271.49 |
| 75% or more | 56.90 | 203.38 | 166.21 | 132.26 | 142.15 | 188.52 | 85.68 | 87.15 |
| Union presence | | | | | | | | |
| No union employees | 87.94 | 203.81 | 161.52 | 149.64 | 194.94 | 196.07 | 102.57 | 124.58 |
| Has union employees | 234.89 | 1,073.66 | 1,127.32 | 654.20 | 553.62 | 292.22 | 794.15 | 180.80 |
| Unknown | 303.00 | 1,027.62 | 1,084.18 | 1,051.22 | 1,627.27 | 341.70 | 763.48 | 327.27 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 170.93 | 717.73 | 434.31 | 199.87 | 337.50 | 209.15 | 278.84 | 227.62 |
| Less than 50% low wage | 68.81 | 236.09 | 209.23 | 166.22 | 186.28 | 195.90 | 106.89 | 97.63 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2(2009) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 957 | 752 | 818 | 915 | 988 | 1,005 | 834 | 989 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 682 | . | . | . | . | . | 317 | 803 |
| Mining and manufacturing | 967 | 680 | 801 | 852 | 1,012 | 1,025 | 835 | 992 |
| Construction | 853 | 807 | 899 | 877 | 741 | 988 | 860 | 845 |
| Utilities and transp. | 1,089 | 1,368 | 1,288 | 837 | 1,362 | 1,043 | 1,160 | 1,081 |
| Wholesale trade | 894 | 704 | 668 | 843 | 1,121 | 884 | 828 | 918 |
| Fin. svcs. and real estate | 932 | 572 | 684 | 895 | 1,006 | 971 | 651 | 980 |
| Retail trade | 1,022 | 774 | 948 | 1,170 | 1,195 | 999 | 976 | 1,032 |
| Professional services | 872 | 719 | 732 | 776 | 913 | 924 | 740 | 907 |
| Other services | 1,112 | 868 | 909 | 1,201 | 1,012 | 1,203 | 979 | 1,154 |
| Ownership | | | | | | | | |
| For profit, incorporated | 970 | 794 | 840 | 992 | 1,000 | 995 | 884 | 993 |
| For profit, unincorporated | 1,031 | 739 | 828 | 855 | 1,221 | 1,132 | 788 | 1,125 |
| Nonprofit | 834 | 425 | 588 | 588 | 842 | 961 | 543 | 880 |
| Age of firm | | | | | | | | |
| Less than 5 years | 1,093 | 890 | 964 | 1,118 | 1,655 | 1,024 * | 976 | 1,249 |
| 5-9 years | 915 | 815 | 932 | 915 | 1,009 | 881 | 849 | 981 |
| 10-19 years | 940 | 814 | 851 | 966 | 1,006 | 989 | 875 | 984 |
| 20 or more years | 957 | 668 | 752 | 884 | 964 | 1,008 | 792 | 985 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 998 | 966 | 1,001 | 843 | 1,007 | 1,005 | 866 | 1,001 |
| 1 location only | 884 | 751 | 806 | 933 | 964 | 994 | 832 | 944 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1,042 | 559 | 1,338 | 1,205 | 1,206 | 986 | 920 | 1,092 |
| 25-49 % | 1,039 | 776 | 819 | 1,154 | 1,224 | 982 | 877 | 1,085 |
| 50-74 % | 970 | 738 | 1,047 | 948 | 1,008 | 986 | 889 | 988 |
| 75% or more | 949 | 761 | 784 | 898 | 965 | 1,010 | 823 | 983 |
| Union presence | | | | | | | | |
| No union employees | 958 | 750 | 809 | 932 | 986 | 1,036 | 836 | 1,003 |
| Has union employees | 921 | 827 * | 850 | 724 | 993 | 928 | 723 | 932 |
| Unknown | 1,012 | 728 * | 1,440 | 821 | 1,033 | 1,015 | 1,104 | 1,010 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,018 | 867 | 1,090 | 1,073 | 1,080 | 991 | 983 | 1,024 |
| Less than 50% low wage | 943 | 733 | 785 | 889 | 965 | 1,008 | 813 | 981 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2(2009) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 12.73 | 36.24 | 28.21 | 35.21 | 30.70 | 19.95 | 11.84 | 16.46 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 91.27 | . | . | . | . | . | 89.12 | 82.35 |
| Mining and manufacturing | 38.07 | 69.06 | 97.20 | 52.87 | 73.09 | 79.56 | 28.78 | 45.53 |
| Construction | 34.07 | 94.17 | 95.06 | 69.84 | 143.55 | 45.98 | 49.09 | 59.52 |
| Utilities and transp. | 91.78 | 222.59 | 158.48 | 163.38 | 150.79 | 116.09 | 125.87 | 103.64 |
| Wholesale trade | 30.82 | 133.49 | 129.37 | 80.92 | 34.22 | 69.22 | 117.37 | 41.38 |
| Fin. svcs. and real estate | 18.98 | 115.95 | 91.08 | 127.53 | 73.76 | 29.61 | 54.25 | 28.07 |
| Retail trade | 28.60 | 97.26 | 81.90 | 79.88 | 92.11 | 27.53 | 60.56 | 29.33 |
| Professional services | 16.27 | 38.05 | 46.24 | 50.54 | 35.61 | 22.28 | 21.28 | 21.21 |
| Other services | 32.75 | 106.78 | 69.84 | 88.87 | 72.08 | 58.32 | 68.63 | 40.29 |
| Ownership | | | | | | | | |
| For profit, incorporated | 17.02 | 49.13 | 26.58 | 30.22 | 47.43 | 23.53 | 12.74 | 21.90 |
| For profit, unincorporated | 41.61 | 66.52 | 73.82 | 77.37 | 134.41 | 98.97 | 31.45 | 62.22 |
| Nonprofit | 24.82 | 61.01 | 72.58 | 64.63 | 52.68 | 40.93 | 39.27 | 26.87 |
| Age of firm | | | | | | | | |
| Less than 5 years | 98.81 | 134.19 | 76.29 | 120.85 | 229.88 | 324.31 * | 86.81 | 163.87 |
| 5-9 years | 58.89 | 93.06 | 93.69 | 114.78 | 149.48 | 146.66 | 49.47 | 115.13 |
| 10-19 years | 25.27 | 68.45 | 64.97 | 80.01 | 47.65 | 47.27 | 33.68 | 36.96 |
| 20 or more years | 13.24 | 47.76 | 27.46 | 25.28 | 33.05 | 20.12 | 25.01 | 15.54 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 16.41 | 212.46 | 97.77 | 44.08 | 35.03 | 20.16 | 56.95 | 16.91 |
| 1 location only | 23.95 | 35.97 | 28.21 | 44.90 | 51.59 | 140.53 | 12.56 | 44.54 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 66.13 | 144.20 | 318.26 | 188.48 | 119.23 | 48.59 | 146.60 | 78.39 |
| 25-49 % | 70.11 | 174.21 | 116.78 | 118.20 | 127.25 | 40.82 | 90.97 | 72.14 |
| 50-74 % | 30.00 | 81.36 | 154.89 | 91.79 | 66.81 | 36.71 | 73.46 | 32.75 |
| 75% or more | 13.98 | 46.19 | 36.83 | 34.67 | 32.58 | 21.72 | 20.15 | 18.32 |
| Union presence | | | | | | | | |
| No union employees | 12.43 | 34.95 | 24.98 | 30.86 | 32.12 | 20.84 | 12.36 | 16.65 |
| Has union employees | 29.45 | 300.19 * | 142.73 | 175.91 | 68.88 | 43.33 | 112.27 | 31.95 |
| Unknown | 43.50 | 436.17 * | 393.02 | 194.39 | 166.98 | 40.47 | 190.73 | 41.87 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 12.54 | 122.63 | 126.47 | 70.45 | 60.97 | 29.99 | 59.52 | 21.51 |
| Less than 50% low wage | 14.35 | 43.91 | 26.97 | 41.43 | 28.58 | 20.94 | 16.87 | 18.52 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.a(2009) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 954 | 700 | 880 | 1,049 | 904 | 1,017 | 889 | 979 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 250 * | . | . | . | . | . | 281 * | 211 * |
| Mining and manufacturing | 973 | 778 | 795 | 942 | 995 | 1,081 | 941 | 983 |
| Construction | 886 | 496 * | 1,111 | 937 | 849 | 681 * | 879 | 896 |
| Utilities and transp. | 1,458 | 926 * | 1,537 | 1,255 | 1,143 | 1,635 | 1,567 * | 1,439 |
| Wholesale trade | 776 | 343 | 572 * | 929 | 1,053 | 636 * | 715 | 814 |
| Fin. svcs. and real estate | 963 | 524 * | 693 * | 887 | 1,021 | 1,058 | 670 | 1,036 |
| Retail trade | 1,120 | 682 | 929 | 1,333 | 1,342 | 1,067 | 973 | 1,233 |
| Professional services | 852 | 793 | 938 | 951 | 744 | 890 | 904 | 838 |
| Other services | 1,077 | 839 | 802 | 1,408 | 968 | 1,127 | 929 | 1,141 |
| Ownership | | | | | | | | |
| For profit, incorporated | 973 | 740 | 891 | 1,123 | 956 | 982 | 954 | 982 |
| For profit, unincorporated | 1,135 | 716 | 1,050 | 1,034 | 1,310 | 1,312 | 846 | 1,288 |
| Nonprofit | 788 | 296 | 514 * | 720 | 709 | 962 | 510 | 835 |
| Age of firm | | | | | | | | |
| Less than 5 years | 1,197 | 1,064 | 724 | 1,512 | 1,449 | 1,350 | 1,049 | 1,531 |
| 5-9 years | 919 | 606 | 1,227 | 1,179 | 865 | 615 | 924 | 915 |
| 10-19 years | 935 | 669 | 1,025 | 1,035 | 875 | 1,005 | 928 | 940 |
| 20 or more years | 950 | 660 | 765 | 998 | 903 | 1,029 | 843 | 978 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 993 | 839 * | 1,124 | 911 | 930 | 1,020 | 975 | 993 |
| 1 location only | 914 | 700 | 863 | 1,075 | 880 | 974 | 884 | 949 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1,037 | 246 * | 1,548 * | 837 * | 1,639 | 840 | 896 * | 1,122 |
| 25-49 % | 1,002 | 1,097 | 500 | 1,268 | 971 | 1,111 | 824 | 1,085 |
| 50-74 % | 932 | 807 | 1,183 | 1,011 | 912 | 904 | 963 | 922 |
| 75% or more | 953 | 662 | 855 | 1,050 | 884 | 1,034 | 883 | 980 |
| Union presence | | | | | | | | |
| No union employees | 972 | 714 | 850 | 1,054 | 922 | 1,117 | 887 | 1,015 |
| Has union employees | 884 | 256 * | 1,141 | 1,016 | 805 | 882 | 785 | 893 |
| Unknown | 919 | 404 * | 2,325 * | 1,005 * | 793 | 915 | 1,352 | 891 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,034 | 981 | 868 | 1,095 | 921 | 1,194 | 922 | 1,068 |
| Less than 50% low wage | 938 | 650 | 882 | 1,039 | 899 | 992 | 884 | 960 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.a(2009) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 21.91 | 43.70 | 57.17 | 51.41 | 54.56 | 52.73 | 34.25 | 29.77 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 275.07 * | . | . | . | . | . | 294.58 * | 113.76 * |
| Mining and manufacturing | 53.84 | 155.07 | 121.53 | 112.53 | 75.56 | 83.90 | 88.95 | 51.44 |
| Construction | 90.09 | 157.09 * | 220.66 | 203.94 | 170.07 | 216.03 * | 119.44 | 94.09 |
| Utilities and transp. | 273.83 | 531.52 * | 393.57 | 296.94 | 132.43 | 326.13 | 516.10 * | 280.21 |
| Wholesale trade | 67.62 | 88.70 | 201.45 * | 159.47 | 113.89 | 219.85 * | 122.74 | 89.76 |
| Fin. svcs. and real estate | 30.90 | 180.55 * | 304.41 * | 209.82 | 115.98 | 40.39 | 104.20 | 26.46 |
| Retail trade | 43.99 | 151.76 | 215.35 | 172.20 | 141.88 | 106.97 | 84.21 | 101.29 |
| Professional services | 41.49 | 68.35 | 98.95 | 104.72 | 100.12 | 54.67 | 53.88 | 46.98 |
| Other services | 57.75 | 174.73 | 125.23 | 147.74 | 138.70 | 79.19 | 101.05 | 64.98 |
| Ownership | | | | | | | | |
| For profit, incorporated | 20.48 | 64.10 | 54.19 | 78.32 | 36.72 | 43.69 | 41.56 | 18.88 |
| For profit, unincorporated | 121.02 | 123.83 | 136.96 | 114.22 | 285.88 | 204.01 | 112.21 | 148.28 |
| Nonprofit | 48.30 | 66.34 | 167.62 * | 93.63 | 81.12 | 82.88 | 72.96 | 50.79 |
| Age of firm | | | | | | | | |
| Less than 5 years | 151.44 | 207.04 | 159.12 | 222.76 | 283.35 | 353.24 | 128.65 | 228.89 |
| 5-9 years | 102.98 | 143.11 | 149.91 | 177.74 | 154.76 | 162.00 | 99.80 | 148.48 |
| 10-19 years | 62.05 | 56.54 | 178.87 | 106.19 | 102.81 | 94.80 | 66.40 | 82.28 |
| 20 or more years | 28.51 | 96.33 | 75.97 | 74.78 | 69.92 | 60.41 | 45.67 | 34.02 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 39.78 | 289.62 * | 316.87 | 103.23 | 34.88 | 58.02 | 110.95 | 42.15 |
| 1 location only | 34.26 | 43.88 | 63.25 | 68.76 | 86.87 | 216.02 | 31.93 | 58.61 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 163.48 | 106.35 * | 483.55 * | 493.94 * | 293.62 | 131.90 | 274.83 * | 151.25 |
| 25-49 % | 125.61 | 308.58 | 113.94 | 185.96 | 231.46 | 126.76 | 179.10 | 130.89 |
| 50-74 % | 29.62 | 156.37 | 153.14 | 139.99 | 80.98 | 75.81 | 126.78 | 58.39 |
| 75% or more | 27.41 | 57.63 | 56.64 | 54.31 | 57.25 | 58.93 | 33.94 | 38.58 |
| Union presence | | | | | | | | |
| No union employees | 26.55 | 42.88 | 51.52 | 35.80 | 55.81 | 80.46 | 35.46 | 41.27 |
| Has union employees | 56.67 | 103.05 * | 287.68 | 274.31 | 180.95 | 77.71 | 123.42 | 56.79 |
| Unknown | 79.14 | 276.37 * | 1,067.25 * | 364.98 * | 217.05 | 84.15 | 350.78 | 79.73 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 66.02 | 160.60 | 181.28 | 156.98 | 60.99 | 66.43 | 129.06 | 64.19 |
| Less than 50% low wage | 26.62 | 42.83 | 64.59 | 86.73 | 63.95 | 60.44 | 42.62 | 34.40 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.b(2009) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 957 | 764 | 780 | 852 | 996 | 1,006 | 805 | 988 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 808 | . | . | . | . | . | 410 * | 877 |
| Mining and manufacturing | 969 | 660 | 819 | 792 | 1,020 | 1,018 | 796 | 995 |
| Construction | 825 | 852 | 775 | 859 | 690 | 1,038 | 818 | 832 |
| Utilities and transp. | 1,017 | 1,517 * | 1,058 | 688 | 1,428 | 963 | 950 | 1,024 |
| Wholesale trade | 914 | 968 | 650 | 787 | 1,179 | 878 | 879 | 924 |
| Fin. svcs. and real estate | 922 | 470 | 713 | 911 | 985 | 951 | 613 | 963 |
| Retail trade | 998 | 749 | 960 | 1,116 | 1,094 | 989 | 968 | 1,002 |
| Professional services | 874 | 738 | 658 | 717 | 935 | 936 | 695 | 917 |
| Other services | 1,137 | 831 | 934 | 1,072 | 1,011 | 1,262 | 978 | 1,179 |
| Ownership | | | | | | | | |
| For profit, incorporated | 973 | 831 | 801 | 925 | 1,007 | 1,004 | 852 | 998 |
| For profit, unincorporated | 976 | 674 | 738 | 807 | 1,085 | 1,088 | 731 | 1,054 |
| Nonprofit | 853 | 446 | 664 | 530 | 918 | 946 | 576 | 891 |
| Age of firm | | | | | | | | |
| Less than 5 years | 934 | 782 | 962 | 932 | 1,096 | 970 | 908 | 963 |
| 5-9 years | 912 | 801 | 868 | 833 | 1,052 | 998 | 803 | 1,011 |
| 10-19 years | 927 | 889 | 730 | 915 | 1,047 | 972 | 838 | 980 |
| 20 or more years | 964 | 677 | 753 | 831 | 981 | 1,008 | 775 | 989 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,001 | 1,066 | 938 | 820 | 1,020 | 1,006 | 813 | 1,004 |
| 1 location only | 856 | 762 | 770 | 860 | 962 | 992 | 804 | 914 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1,078 | 764 | 1,204 | 1,365 | 1,126 | 1,048 | 927 | 1,130 |
| 25-49 % | 990 | 565 | 993 | 1,203 | 1,078 | 959 | 928 | 1,003 |
| 50-74 % | 980 | 733 | 1,049 | 926 | 1,045 | 989 | 883 | 994 |
| 75% or more | 949 | 781 | 742 | 823 | 984 | 1,010 | 787 | 985 |
| Union presence | | | | | | | | |
| No union employees | 950 | 746 | 783 | 875 | 981 | 1,025 | 806 | 993 |
| Has union employees | 936 | 1,220 | 642 | 574 | 1,099 | 938 | 746 | 944 |
| Unknown | 1,036 | 906 | 1,000 | 581 | 1,117 | 1,040 | 917 | 1,038 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,000 | 726 | 1,205 | 1,144 | 1,086 | 967 | 985 | 1,002 |
| Less than 50% low wage | 947 | 770 | 739 | 812 | 978 | 1,017 | 782 | 985 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.b(2009) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 14.39 | 50.16 | 23.18 | 41.77 | 46.48 | 18.87 | 14.46 | 17.28 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 112.46 | . | . | . | . | . | 161.67 * | 86.38 |
| Mining and manufacturing | 56.58 | 111.17 | 102.60 | 70.55 | 104.92 | 93.04 | 46.33 | 61.54 |
| Construction | 43.24 | 136.58 | 90.20 | 81.12 | 162.08 | 46.36 | 67.53 | 76.98 |
| Utilities and transp. | 51.66 | 543.29 * | 192.81 | 181.16 | 207.97 | 66.95 | 140.26 | 63.39 |
| Wholesale trade | 44.89 | 237.96 | 157.44 | 95.51 | 80.89 | 58.49 | 157.57 | 39.74 |
| Fin. svcs. and real estate | 32.55 | 101.34 | 148.10 | 170.10 | 99.15 | 34.36 | 81.96 | 36.11 |
| Retail trade | 33.05 | 74.64 | 77.25 | 108.12 | 95.42 | 31.88 | 77.62 | 32.01 |
| Professional services | 19.10 | 49.37 | 43.67 | 56.01 | 45.33 | 24.00 | 20.51 | 25.23 |
| Other services | 38.73 | 94.64 | 112.49 | 93.33 | 102.47 | 70.19 | 76.42 | 49.27 |
| Ownership | | | | | | | | |
| For profit, incorporated | 20.16 | 67.43 | 31.57 | 33.65 | 62.98 | 24.17 | 24.81 | 23.50 |
| For profit, unincorporated | 27.85 | 59.11 | 83.57 | 101.19 | 66.44 | 75.71 | 45.35 | 44.62 |
| Nonprofit | 38.32 | 100.98 | 113.25 | 115.45 | 94.41 | 46.52 | 56.42 | 45.51 |
| Age of firm | | | | | | | | |
| Less than 5 years | 87.83 | 135.25 | 132.23 | 125.95 | 115.31 | 240.37 | 124.28 | 123.93 |
| 5-9 years | 56.40 | 82.35 | 81.48 | 166.22 | 180.77 | 157.68 | 49.56 | 115.79 |
| 10-19 years | 42.56 | 115.36 | 52.79 | 103.74 | 68.43 | 55.54 | 50.17 | 48.13 |
| 20 or more years | 14.87 | 47.69 | 25.65 | 35.78 | 54.52 | 19.10 | 26.29 | 17.28 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 16.07 | 240.07 | 78.51 | 56.27 | 53.68 | 19.17 | 74.10 | 16.43 |
| 1 location only | 30.64 | 49.82 | 22.63 | 52.05 | 62.79 | 138.56 | 16.82 | 58.21 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 61.90 | 192.83 | 353.39 | 226.03 | 128.41 | 63.39 | 185.75 | 70.20 |
| 25-49 % | 49.24 | 123.21 | 127.67 | 166.32 | 148.76 | 53.72 | 106.50 | 43.40 |
| 50-74 % | 32.59 | 97.49 | 233.96 | 127.01 | 112.60 | 33.84 | 105.85 | 35.66 |
| 75% or more | 15.88 | 66.23 | 32.72 | 40.24 | 50.09 | 18.28 | 17.80 | 18.82 |
| Union presence | | | | | | | | |
| No union employees | 15.52 | 49.46 | 23.34 | 42.56 | 46.01 | 20.88 | 16.98 | 20.43 |
| Has union employees | 37.86 | 338.92 | 160.00 | 135.91 | 105.52 | 51.21 | 164.79 | 38.48 |
| Unknown | 43.78 | 233.18 | 243.86 | 157.86 | 188.34 | 39.77 | 196.35 | 43.63 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 28.36 | 116.13 | 217.59 | 77.89 | 94.47 | 37.45 | 65.47 | 34.96 |
| Less than 50% low wage | 15.46 | 57.29 | 17.04 | 42.96 | 48.28 | 15.85 | 14.80 | 18.55 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.c(2009) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 968 | 809 | 848 | 914 | 1,285 | 924 | 843 | 1,054 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 209 * | . | . | . | . | . | 162 * | 356 * |
| Mining and manufacturing | 903 | . | . | . | . | . | 663 | 980 |
| Construction | 975 | . | . | . | . | . | 1,013 | 772 |
| Utilities and transp. | 1,082 | . | . | . | . | . | 1,669 | 670 |
| Wholesale trade | 1,062 | . | . | . | . | . | 877 | 1,188 |
| Fin. svcs. and real estate | 966 * | . | . | . | . | . | 788 * | 1,169 |
| Retail trade | 1,125 | . | . | . | . | . | 1,023 | 1,192 |
| Professional services | 923 | . | . | . | . | . | 602 | 1,117 |
| Other services | 996 | . | . | . | . | . | 1,132 | 924 |
| Ownership | | | | | | | | |
| For profit, incorporated | 917 | . | . | . | . | . | 865 | 955 |
| For profit, unincorporated | 1,215 | . | . | . | . | . | 938 * | 1,405 |
| Nonprofit | 871 | . | . | . | . | . | 466 | 1,068 |
| Age of firm | | | | | | | | |
| Less than 5 years | 1,586 | . | . | . | . | . | 1,109 | 2,066 |
| 5-9 years | 927 | . | . | . | . | . | 929 | 924 |
| 10-19 years | 1,060 | . | . | . | . | . | 935 | 1,185 |
| 20 or more years | 875 | . | . | . | . | . | 743 | 947 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 975 | . | . | . | . | . | 925 | 978 |
| 1 location only | 962 | . | . | . | . | . | 838 | 1,231 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 827 | . | . | . | . | . | 945 * | 763 |
| 25-49 % | 1,598 | . | . | . | . | . | 803 * | 1,971 |
| 50-74 % | 988 | . | . | . | . | . | 759 | 1,202 |
| 75% or more | 928 | . | . | . | . | . | 858 | 976 |
| Union presence | | | | | | | | |
| No union employees | 989 | . | . | . | . | . | 858 | 1,098 |
| Has union employees | 826 | . | . | . | . | . | 434 * | 912 |
| Unknown | 907 | . | . | . | . | . | 1,114 * | 875 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,157 | . | . | . | . | . | 1,121 | 1,173 |
| Less than 50% low wage | 916 | . | . | . | . | . | 788 | 1,014 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.c(2009) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 53.66 | 127.23 | 76.47 | 94.77 | 148.51 | 88.53 | 71.14 | 87.38 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 95.29 * | . | . | . | . | . | 82.82 * | 137.01 * |
| Mining and manufacturing | 113.48 | . | . | . | . | . | 113.03 | 148.91 |
| Construction | 128.24 | . | . | . | . | . | 157.35 | 185.52 |
| Utilities and transp. | 259.93 | . | . | . | . | . | 403.24 | 127.72 |
| Wholesale trade | 149.23 | . | . | . | . | . | 152.00 | 190.97 |
| Fin. svcs. and real estate | 297.75 * | . | . | . | . | . | 344.91 * | 265.28 |
| Retail trade | 134.53 | . | . | . | . | . | 133.59 | 162.49 |
| Professional services | 113.18 | . | . | . | . | . | 60.70 | 153.50 |
| Other services | 80.36 | . | . | . | . | . | 295.61 | 111.56 |
| Ownership | | | | | | | | |
| For profit, incorporated | 52.39 | . | . | . | . | . | 77.06 | 81.94 |
| For profit, unincorporated | 202.90 | . | . | . | . | . | 336.59 * | 226.24 |
| Nonprofit | 96.98 | . | . | . | . | . | 117.16 | 96.13 |
| Age of firm | | | | | | | | |
| Less than 5 years | 269.53 | . | . | . | . | . | 166.67 | 500.66 |
| 5-9 years | 221.39 | . | . | . | . | . | 257.74 | 184.16 |
| 10-19 years | 104.44 | . | . | . | . | . | 74.04 | 185.85 |
| 20 or more years | 43.29 | . | . | . | . | . | 108.57 | 60.60 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 66.00 | . | . | . | . | . | 151.85 | 70.42 |
| 1 location only | 85.93 | . | . | . | . | . | 82.32 | 201.34 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 142.88 | . | . | . | . | . | 350.28 * | 221.21 |
| 25-49 % | 287.58 | . | . | . | . | . | 321.29 * | 319.98 |
| 50-74 % | 113.82 | . | . | . | . | . | 151.10 | 111.93 |
| 75% or more | 45.87 | . | . | . | . | . | 99.58 | 68.20 |
| Union presence | | | | | | | | |
| No union employees | 56.69 | . | . | . | . | . | 69.08 | 93.15 |
| Has union employees | 119.93 | . | . | . | . | . | 132.39 * | 146.87 |
| Unknown | 169.89 | . | . | . | . | . | 456.04 * | 168.06 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 153.87 | . | . | . | . | . | 327.43 | 160.94 |
| Less than 50% low wage | 47.12 | . | . | . | . | . | 90.27 | 71.63 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3(2009) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 20.5% | 15.1% | 17.9% | 20.2% | 21.0% | 21.5% | 17.9% | 21.2% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 17.4% | . | . | . | . | . | 7.4% | 21.2% |
| Mining and manufacturing | 20.4% | 14.4% | 18.6% | 19.1% | 21.9% | 20.7% | 19.4% | 20.6% |
| Construction | 19.8% | 16.3% | 21.8% | 21.1% | 19.0% | 19.4% | 19.7% | 20.0% |
| Utilities and transp. | 23.4% | 27.4% | 29.2% | 16.4% | 29.1% | 22.7% | 25.4% | 23.2% |
| Wholesale trade | 19.1% | 13.6% | 13.9% | 19.6% | 24.8% | 18.4% | 16.9% | 20.0% |
| Fin. svcs. and real estate | 20.2% | 10.9% | 13.5% | 18.4% | 20.1% | 22.1% | 12.9% | 21.6% |
| Retail trade | 25.3% | 15.8% | 21.9% | 29.1% | 29.5% | 25.3% | 22.1% | 26.0% |
| Professional services | 17.1% | 14.1% | 15.5% | 16.3% | 18.4% | 17.4% | 15.4% | 17.5% |
| Other services | 25.0% | 18.4% | 19.5% | 26.3% | 22.3% | 28.1% | 21.1% | 26.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 21.5% | 15.9% | 18.6% | 22.8% | 22.3% | 22.1% | 19.2% | 22.1% |
| For profit, unincorporated | 22.0% | 15.3% | 19.0% | 19.4% | 25.1% | 23.8% | 17.5% | 23.6% |
| Nonprofit | 15.5% | 8.0% | 10.5% | 10.8% | 16.4% | 17.3% | 10.2% | 16.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 25.5% | 19.7% | 24.8% | 26.5% | 36.0% | 23.9% * | 23.2% | 28.4% |
| 5-9 years | 21.4% | 17.7% | 21.9% | 22.0% | 24.4% | 20.6% | 19.8% | 23.0% |
| 10-19 years | 21.1% | 16.6% | 19.1% | 23.0% | 22.7% | 22.1% | 19.2% | 22.4% |
| 20 or more years | 20.2% | 12.7% | 15.6% | 18.8% | 20.1% | 21.5% | 16.3% | 20.8% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 21.4% | 21.2% | 20.4% | 18.1% | 21.3% | 21.6% | 18.5% | 21.5% |
| 1 location only | 18.9% | 15.1% | 17.7% | 20.8% | 20.6% | 18.4% | 17.9% | 20.1% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 25.4% | 12.4% | 29.7% | 24.1% | 29.3% | 27.9% | 19.6% | 28.3% |
| 25-49 % | 22.8% | 15.7% | 17.2% | 24.1% | 26.2% | 22.7% | 18.2% | 24.1% |
| 50-74 % | 21.1% | 14.2% | 21.1% | 19.7% | 20.8% | 22.4% | 17.8% | 21.9% |
| 75% or more | 20.2% | 15.3% | 17.3% | 20.1% | 20.5% | 21.2% | 17.9% | 20.8% |
| Union presence | | | | | | | | |
| No union employees | 21.0% | 15.2% | 17.8% | 20.9% | 21.2% | 23.1% | 18.1% | 22.1% |
| Has union employees | 17.9% | 13.1% * | 16.4% | 14.0% | 19.6% | 18.0% | 13.7% | 18.1% |
| Unknown | 21.8% | 16.1% * | 28.9% | 17.4% | 22.0% | 21.9% | 24.7% | 21.7% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 24.1% | 17.7% | 24.1% | 25.1% | 24.4% | 24.5% | 21.5% | 24.6% |
| Less than 50% low wage | 19.8% | 14.7% | 17.1% | 19.5% | 20.2% | 20.9% | 17.4% | 20.4% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.3(2009) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.28% | 0.66% | 0.52% | 0.77% | 0.58% | 0.55% | 0.26% | 0.37% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.78% | . | . | . | . | . | 1.73% | 2.88% |
| Mining and manufacturing | 0.71% | 1.57% | 2.05% | 1.55% | 1.48% | 1.48% | 0.78% | 0.85% |
| Construction | 1.07% | 1.98% | 2.14% | 1.93% | 3.45% | 1.58% | 1.34% | 1.77% |
| Utilities and transp. | 2.28% | 4.43% | 3.57% | 4.06% | 2.95% | 2.92% | 2.53% | 2.59% |
| Wholesale trade | 0.84% | 2.13% | 2.89% | 1.78% | 1.30% | 1.63% | 2.30% | 1.17% |
| Fin. svcs. and real estate | 0.40% | 1.97% | 1.89% | 2.29% | 1.97% | 0.74% | 1.01% | 0.64% |
| Retail trade | 0.68% | 2.29% | 2.42% | 1.64% | 2.03% | 0.59% | 1.56% | 0.73% |
| Professional services | 0.41% | 0.70% | 0.99% | 0.96% | 0.78% | 0.60% | 0.52% | 0.52% |
| Other services | 0.85% | 2.08% | 1.81% | 1.96% | 1.50% | 1.44% | 1.64% | 0.98% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.38% | 0.90% | 0.57% | 0.57% | 0.97% | 0.56% | 0.30% | 0.48% |
| For profit, unincorporated | 1.05% | 1.26% | 1.76% | 2.03% | 2.71% | 2.50% | 0.75% | 1.55% |
| Nonprofit | 0.43% | 1.20% | 1.14% | 1.44% | 1.06% | 0.74% | 0.74% | 0.46% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.90% | 2.93% | 1.95% | 2.95% | 3.05% | 7.24% * | 1.89% | 3.00% |
| 5-9 years | 1.22% | 1.74% | 1.97% | 2.24% | 3.55% | 2.32% | 1.15% | 2.51% |
| 10-19 years | 0.58% | 1.42% | 1.41% | 1.62% | 1.04% | 1.15% | 0.82% | 0.83% |
| 20 or more years | 0.29% | 0.89% | 0.55% | 0.51% | 0.60% | 0.56% | 0.48% | 0.36% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.45% | 5.23% | 1.88% | 0.87% | 0.81% | 0.55% | 1.16% | 0.47% |
| 1 location only | 0.48% | 0.65% | 0.54% | 1.01% | 0.91% | 2.26% | 0.28% | 0.85% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.53% | 3.61% | 7.59% | 3.48% | 3.33% | 1.43% | 3.65% | 1.28% |
| 25-49 % | 1.15% | 3.63% | 2.79% | 2.67% | 2.36% | 0.48% | 2.15% | 1.19% |
| 50-74 % | 0.68% | 1.25% | 2.95% | 2.35% | 1.46% | 0.82% | 1.35% | 0.73% |
| 75% or more | 0.34% | 0.90% | 0.69% | 0.72% | 0.74% | 0.63% | 0.44% | 0.46% |
| Union presence | | | | | | | | |
| No union employees | 0.27% | 0.66% | 0.49% | 0.71% | 0.68% | 0.57% | 0.29% | 0.37% |
| Has union employees | 0.60% | 4.04% * | 2.96% | 3.34% | 1.22% | 0.94% | 1.72% | 0.61% |
| Unknown | 0.85% | 8.32% * | 8.51% | 4.76% | 3.98% | 0.83% | 4.62% | 0.82% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.32% | 2.44% | 2.41% | 1.50% | 1.30% | 0.70% | 1.32% | 0.47% |
| Less than 50% low wage | 0.32% | 0.84% | 0.54% | 0.90% | 0.53% | 0.57% | 0.34% | 0.41% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.a(2009) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 20.4% | 14.4% | 19.9% | 24.5% | 19.4% | 20.8% | 19.7% | 20.7% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 6.5% * | . | . | . | . | . | 6.7% * | 6.2% * |
| Mining and manufacturing | 21.8% | 18.9% | 21.2% | 21.7% | 20.2% | 24.4% | 23.5% | 21.3% |
| Construction | 22.6% | 10.0% * | 28.2% | 26.4% | 21.6% | 20.1% | 21.5% | 24.4% |
| Utilities and transp. | 32.3% | 24.3% * | 36.9% | 23.9% | 27.7% | 35.9% | 36.3% | 31.6% |
| Wholesale trade | 17.6% | 6.9% * | 11.5% * | 22.3% | 26.5% | 14.0% * | 14.2% | 20.2% |
| Fin. svcs. and real estate | 20.7% | 10.2% * | 14.0% * | 19.0% | 20.0% | 24.1% | 13.6% | 22.6% |
| Retail trade | 26.8% | 13.9% | 21.0% | 34.2% | 34.4% | 25.4% | 22.6% | 30.1% |
| Professional services | 16.6% | 15.4% | 19.8% | 21.1% | 15.3% | 15.9% | 18.8% | 16.0% |
| Other services | 24.2% | 18.6% | 18.6% | 31.7% | 20.8% | 25.9% | 20.9% | 25.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 21.5% | 15.2% | 20.7% | 26.9% | 21.4% | 20.6% | 21.5% | 21.4% |
| For profit, unincorporated | 25.1% | 14.8% | 24.0% | 24.6% | 29.3% | 28.2% | 18.8% | 28.4% |
| Nonprofit | 15.2% | 5.7% | 9.5% | 14.8% | 14.0% | 17.9% | 10.2% | 16.0% |
| Age of firm | | | | | | | | |
| Less than 5 years | 28.5% | 22.6% | 19.2% | 37.7% | 38.3% | 28.0% | 24.7% | 37.5% |
| 5-9 years | 22.1% | 13.5% | 32.0% | 30.1% | 19.8% | 14.3% * | 22.6% | 21.5% |
| 10-19 years | 21.5% | 13.7% | 23.4% | 26.6% | 19.7% | 22.7% | 20.9% | 22.1% |
| 20 or more years | 19.8% | 13.2% | 16.5% | 22.2% | 19.1% | 20.8% | 18.1% | 20.2% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 20.6% | 16.8% * | 21.9% | 19.2% | 20.1% | 20.9% | 20.3% | 20.6% |
| 1 location only | 20.2% | 14.4% | 19.8% | 25.6% | 18.7% | 18.9% | 19.7% | 20.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 22.6% | 5.0% * | 32.0% | 19.6% | 32.8% | 21.5% | 18.3% * | 25.6% |
| 25-49 % | 21.6% | 23.2% | 10.8% | 29.1% | 21.5% | 22.4% | 17.8% | 23.3% |
| 50-74 % | 19.0% | 15.7% | 24.6% | 21.6% | 19.0% | 18.1% | 19.4% | 18.9% |
| 75% or more | 20.5% | 13.7% | 19.7% | 24.8% | 19.0% | 21.1% | 19.9% | 20.8% |
| Union presence | | | | | | | | |
| No union employees | 21.4% | 14.6% | 19.4% | 24.8% | 19.7% | 24.3% | 19.7% | 22.3% |
| Has union employees | 16.6% | 5.1% * | 24.6% | 21.9% * | 17.6% | 15.6% | 17.3% | 16.6% |
| Unknown | 20.3% | 9.3% * | 43.6% * | 22.0% * | 16.2% * | 20.4% | 30.3% * | 19.6% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 23.2% | 19.5% | 20.1% | 27.4% | 20.4% | 26.0% | 21.0% | 23.9% |
| Less than 50% low wage | 19.9% | 13.4% | 19.9% | 23.9% | 19.1% | 20.1% | 19.5% | 20.1% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.a(2009) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.53% | 0.89% | 1.18% | 0.98% | 1.18% | 1.31% | 0.69% | 0.75% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 6.88% * | . | . | . | . | . | 7.65% * | 3.09% * |
| Mining and manufacturing | 0.95% | 3.43% | 3.50% | 2.42% | 1.84% | 2.76% | 1.87% | 0.87% |
| Construction | 2.46% | 3.70% * | 6.25% | 4.91% | 4.31% | 5.22% | 3.08% | 2.38% |
| Utilities and transp. | 5.84% | 9.38% * | 8.65% | 6.70% | 2.18% | 7.54% | 7.10% | 6.15% |
| Wholesale trade | 1.67% | 2.08% * | 4.42% * | 3.40% | 2.69% | 4.58% * | 2.08% | 2.48% |
| Fin. svcs. and real estate | 0.57% | 3.73% * | 6.40% * | 3.99% | 2.20% | 0.69% | 2.17% | 0.60% |
| Retail trade | 0.76% | 3.36% | 5.14% | 2.70% | 2.39% | 1.81% | 1.82% | 1.55% |
| Professional services | 0.78% | 1.50% | 1.68% | 1.75% | 1.92% | 1.12% | 1.23% | 0.95% |
| Other services | 1.45% | 3.38% | 3.05% | 3.53% | 2.70% | 2.11% | 2.32% | 1.54% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.60% | 1.07% | 1.53% | 1.52% | 1.05% | 1.39% | 0.91% | 0.77% |
| For profit, unincorporated | 2.55% | 2.18% | 3.75% | 2.57% | 4.66% | 4.49% | 2.16% | 3.24% |
| Nonprofit | 0.83% | 0.98% | 2.73% | 2.16% | 1.42% | 1.26% | 1.46% | 0.92% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.58% | 3.99% | 4.57% | 5.50% | 6.32% | 5.94% | 2.09% | 5.24% |
| 5-9 years | 2.34% | 2.99% | 3.85% | 3.56% | 4.20% | 6.58% * | 2.09% | 3.98% |
| 10-19 years | 1.20% | 1.38% | 3.59% | 2.68% | 2.76% | 1.65% | 1.48% | 1.69% |
| 20 or more years | 0.70% | 1.90% | 1.50% | 1.41% | 1.61% | 1.48% | 1.00% | 0.89% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.98% | 6.17% * | 4.85% | 2.21% | 0.77% | 1.38% | 2.49% | 1.04% |
| 1 location only | 0.62% | 0.90% | 1.37% | 1.21% | 1.77% | 4.30% | 0.64% | 1.22% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.51% | 1.96% * | 9.05% | 5.47% | 5.49% | 2.77% | 6.15% * | 3.17% |
| 25-49 % | 2.51% | 5.85% | 2.59% | 4.48% | 3.91% | 2.20% | 3.85% | 2.32% |
| 50-74 % | 0.73% | 2.61% | 3.16% | 3.76% | 1.89% | 1.44% | 2.68% | 1.18% |
| 75% or more | 0.66% | 1.26% | 1.25% | 1.07% | 1.31% | 1.51% | 0.74% | 0.98% |
| Union presence | | | | | | | | |
| No union employees | 0.56% | 0.87% | 1.08% | 0.63% | 1.28% | 1.81% | 0.69% | 0.93% |
| Has union employees | 1.53% | 2.94% * | 6.26% | 6.93% * | 2.56% | 2.25% | 3.41% | 1.50% |
| Unknown | 1.82% | 5.54% * | 13.92% * | 10.04% * | 4.92% * | 1.77% | 9.38% * | 1.65% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.12% | 2.21% | 3.93% | 3.33% | 1.21% | 1.15% | 2.47% | 1.14% |
| Less than 50% low wage | 0.61% | 0.96% | 1.39% | 1.63% | 1.37% | 1.47% | 0.81% | 0.84% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.b(2009) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 20.4% | 15.4% | 16.8% | 18.4% | 21.0% | 21.6% | 17.2% | 21.1% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 21.0% | . | . | . | . | . | 10.5% * | 22.8% |
| Mining and manufacturing | 20.0% | 13.4% | 17.3% | 17.5% | 22.6% | 20.1% | 17.8% | 20.3% |
| Construction | 18.7% | 16.5% | 18.7% | 19.8% | 18.1% | 19.1% | 18.3% | 19.0% |
| Utilities and transp. | 21.7% | 28.6% | 24.1% | 13.6% * | 29.6% | 20.8% | 20.9% | 21.8% |
| Wholesale trade | 19.1% | 19.0% | 13.6% | 18.4% | 24.3% | 17.9% | 18.4% | 19.3% |
| Fin. svcs. and real estate | 20.1% | 9.2% | 13.6% | 18.4% | 20.1% | 21.6% | 12.1% | 21.3% |
| Retail trade | 24.8% | 15.5% | 22.3% | 26.8% | 26.6% | 25.1% | 21.8% | 25.3% |
| Professional services | 17.1% | 14.7% | 13.9% | 14.6% | 18.5% | 17.7% | 14.5% | 17.6% |
| Other services | 25.5% | 17.9% | 19.7% | 23.1% | 22.2% | 29.2% | 21.1% | 26.7% |
| Ownership | | | | | | | | |
| For profit, incorporated | 21.5% | 16.7% | 17.4% | 20.9% | 22.3% | 22.4% | 18.4% | 22.2% |
| For profit, unincorporated | 20.4% | 14.3% | 17.6% | 17.6% | 21.7% | 22.3% | 16.7% | 21.4% |
| Nonprofit | 15.5% | 8.4% | 11.7% | 9.2% | 17.6% | 16.9% | 10.5% | 16.2% |
| Age of firm | | | | | | | | |
| Less than 5 years | 22.1% | 18.4% | 24.5% | 21.1% | 25.2% | 22.9% | 22.1% | 22.0% |
| 5-9 years | 20.9% | 17.5% | 19.2% | 19.8% | 24.9% | 22.9% | 18.5% | 23.2% |
| 10-19 years | 20.5% | 18.1% | 16.1% | 21.0% | 23.4% | 21.7% | 18.2% | 22.0% |
| 20 or more years | 20.3% | 12.9% | 15.6% | 17.3% | 20.2% | 21.6% | 15.9% | 20.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 21.5% | 23.5% | 20.2% | 17.6% | 21.2% | 21.7% | 17.7% | 21.5% |
| 1 location only | 18.1% | 15.4% | 16.7% | 18.6% | 20.7% | 18.0% | 17.2% | 19.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 26.6% | 18.2% | 30.0% * | 24.9% | 28.9% | 28.1% | 20.5% | 29.0% |
| 25-49 % | 21.8% | 10.9% | 20.8% | 23.6% | 23.0% | 22.5% | 18.6% | 22.5% |
| 50-74 % | 21.7% | 14.7% | 20.2% | 18.7% | 21.3% | 23.0% | 17.8% | 22.4% |
| 75% or more | 20.1% | 15.7% | 16.2% | 18.0% | 20.7% | 21.2% | 17.0% | 20.7% |
| Union presence | | | | | | | | |
| No union employees | 20.8% | 15.3% | 17.1% | 19.1% | 20.9% | 22.8% | 17.4% | 21.7% |
| Has union employees | 18.3% | 17.7% | 11.4% * | 10.5% | 20.7% | 18.6% | 13.3% | 18.5% |
| Unknown | 22.1% | 19.4% | 19.4% | 11.7% * | 25.0% | 22.2% | 20.1% | 22.1% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 23.9% | 15.7% | 26.1% | 24.8% | 24.6% | 24.0% | 21.5% | 24.2% |
| Less than 50% low wage | 19.7% | 15.4% | 16.0% | 17.5% | 20.3% | 21.0% | 16.7% | 20.4% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.b(2009) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.26% | 1.03% | 0.41% | 0.95% | 0.79% | 0.48% | 0.28% | 0.33% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.30% | . | . | . | . | . | 3.82% * | 2.90% |
| Mining and manufacturing | 1.02% | 2.48% | 2.11% | 2.00% | 2.01% | 1.74% | 1.14% | 1.10% |
| Construction | 1.38% | 2.56% | 1.80% | 2.47% | 3.92% | 1.67% | 1.27% | 2.24% |
| Utilities and transp. | 1.50% | 7.66% | 5.12% | 4.46% * | 3.48% | 1.75% | 2.55% | 1.75% |
| Wholesale trade | 1.04% | 4.10% | 3.46% | 2.11% | 1.75% | 1.16% | 3.41% | 0.90% |
| Fin. svcs. and real estate | 0.56% | 1.58% | 2.84% | 2.82% | 2.48% | 0.76% | 1.42% | 0.70% |
| Retail trade | 0.71% | 2.04% | 2.49% | 1.94% | 2.14% | 0.65% | 2.00% | 0.72% |
| Professional services | 0.44% | 1.11% | 1.08% | 1.11% | 0.94% | 0.53% | 0.54% | 0.55% |
| Other services | 0.92% | 2.25% | 2.24% | 2.28% | 2.39% | 1.66% | 1.74% | 1.19% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.38% | 1.41% | 0.65% | 0.76% | 1.17% | 0.53% | 0.47% | 0.45% |
| For profit, unincorporated | 0.75% | 1.46% | 2.05% | 2.54% | 1.85% | 1.92% | 1.02% | 1.21% |
| Nonprofit | 0.75% | 1.89% | 2.16% | 2.22% | 1.84% | 0.92% | 1.11% | 0.90% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.84% | 3.24% | 3.50% | 3.20% | 3.06% | 6.48% | 2.76% | 2.74% |
| 5-9 years | 1.15% | 2.03% | 1.74% | 3.07% | 4.43% | 2.33% | 1.10% | 2.62% |
| 10-19 years | 0.83% | 2.34% | 1.22% | 1.80% | 1.46% | 1.31% | 1.15% | 0.95% |
| 20 or more years | 0.28% | 1.00% | 0.62% | 0.78% | 0.93% | 0.49% | 0.53% | 0.33% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.40% | 5.00% | 1.53% | 1.05% | 1.08% | 0.49% | 1.68% | 0.40% |
| 1 location only | 0.62% | 1.02% | 0.43% | 1.23% | 0.94% | 2.27% | 0.37% | 1.05% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.57% | 5.03% | 9.06% * | 3.62% | 3.92% | 1.56% | 4.62% | 1.51% |
| 25-49 % | 1.10% | 2.25% | 2.65% | 3.75% | 3.52% | 0.74% | 1.99% | 1.09% |
| 50-74 % | 0.76% | 2.39% | 3.80% | 3.15% | 2.18% | 0.78% | 1.90% | 0.79% |
| 75% or more | 0.34% | 1.41% | 0.51% | 0.90% | 0.93% | 0.56% | 0.35% | 0.41% |
| Union presence | | | | | | | | |
| No union employees | 0.33% | 1.06% | 0.42% | 0.96% | 0.79% | 0.56% | 0.35% | 0.43% |
| Has union employees | 0.75% | 5.02% | 3.71% * | 2.24% | 1.80% | 1.08% | 2.54% | 0.72% |
| Unknown | 0.88% | 5.20% | 5.05% | 5.35% * | 4.22% | 0.90% | 4.31% | 0.89% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.52% | 3.34% | 2.95% | 1.77% | 2.08% | 0.77% | 1.51% | 0.64% |
| Less than 50% low wage | 0.29% | 1.14% | 0.39% | 1.00% | 0.83% | 0.45% | 0.24% | 0.35% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.c(2009) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 21.6% | 15.2% | 18.0% | 20.5% | 29.4% | 23.3% | 17.0% | 25.3% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4.2% * | . | . | . | . | . | 3.0% * | 10.4% * |
| Mining and manufacturing | 20.4% | . | . | . | . | . | 15.0% | 22.1% |
| Construction | 21.0% | . | . | . | . | . | 21.7% | 17.2% * |
| Utilities and transp. | 24.7% | . | . | . | . | . | 32.0% | 17.6% |
| Wholesale trade | 25.1% | . | . | . | . | . | 17.1% | 32.8% |
| Fin. svcs. and real estate | 18.5% | . | . | . | . | . | 14.7% * | 23.2% |
| Retail trade | 27.6% | . | . | . | . | . | 22.3% | 31.9% |
| Professional services | 20.0% | . | . | . | . | . | 12.4% | 25.0% |
| Other services | 23.5% | . | . | . | . | . | 21.1% | 25.5% |
| Ownership | | | | | | | | |
| For profit, incorporated | 20.9% | . | . | . | . | . | 17.8% | 23.6% |
| For profit, unincorporated | 27.7% | . | . | . | . | . | 18.6% | 35.7% |
| Nonprofit | 16.7% | . | . | . | . | . | 8.4% | 21.1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 34.1% | . | . | . | . | . | 24.6% | 43.0% |
| 5-9 years | 22.8% | . | . | . | . | . | 20.5% | 27.0% |
| 10-19 years | 23.9% | . | . | . | . | . | 20.4% | 27.6% |
| 20 or more years | 19.3% | . | . | . | . | . | 14.1% | 22.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 23.9% | . | . | . | . | . | 18.8% | 24.3% |
| 1 location only | 20.0% | . | . | . | . | . | 16.9% | 27.6% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 24.2% | . | . | . | . | . | 18.6% * | 30.3% |
| 25-49 % | 35.6% | . | . | . | . | . | 17.2% * | 44.8% |
| 50-74 % | 21.0% | . | . | . | . | . | 14.5% | 28.5% |
| 75% or more | 20.7% | . | . | . | . | . | 17.5% | 23.3% |
| Union presence | | | | | | | | |
| No union employees | 22.2% | . | . | . | . | . | 17.4% | 27.0% |
| Has union employees | 16.9% | . | . | . | . | . | 7.6% * | 19.4% |
| Unknown | 22.1% | . | . | . | . | . | 26.4% * | 21.4% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 29.3% | . | . | . | . | . | 22.8% | 33.4% |
| Less than 50% low wage | 19.8% | . | . | . | . | . | 15.9% | 23.2% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.c(2009) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1.05% | 1.97% | 1.71% | 1.63% | 2.44% | 1.90% | 1.29% | 1.62% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.81% * | . | . | . | . | . | 2.51% * | 3.95% * |
| Mining and manufacturing | 2.48% | . | . | . | . | . | 2.14% | 3.20% |
| Construction | 3.07% | . | . | . | . | . | 3.82% | 5.80% * |
| Utilities and transp. | 5.91% | . | . | . | . | . | 6.99% | 2.90% |
| Wholesale trade | 3.37% | . | . | . | . | . | 2.76% | 5.54% |
| Fin. svcs. and real estate | 4.41% | . | . | . | . | . | 5.03% * | 3.94% |
| Retail trade | 3.41% | . | . | . | . | . | 2.80% | 5.07% |
| Professional services | 1.88% | . | . | . | . | . | 1.13% | 2.47% |
| Other services | 1.91% | . | . | . | . | . | 3.52% | 4.17% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1.22% | . | . | . | . | . | 1.41% | 1.98% |
| For profit, unincorporated | 3.98% | . | . | . | . | . | 5.12% | 3.50% |
| Nonprofit | 1.64% | . | . | . | . | . | 1.80% | 1.67% |
| Age of firm | | | | | | | | |
| Less than 5 years | 4.05% | . | . | . | . | . | 3.24% | 8.79% |
| 5-9 years | 4.45% | . | . | . | . | . | 5.20% | 5.23% |
| 10-19 years | 2.33% | . | . | . | . | . | 1.76% | 4.01% |
| 20 or more years | 0.95% | . | . | . | . | . | 1.72% | 1.34% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.56% | . | . | . | . | . | 2.91% | 1.74% |
| 1 location only | 1.38% | . | . | . | . | . | 1.49% | 2.99% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 6.07% | . | . | . | . | . | 7.08% * | 7.29% |
| 25-49 % | 5.42% | . | . | . | . | . | 7.67% * | 4.62% |
| 50-74 % | 2.04% | . | . | . | . | . | 2.77% | 1.91% |
| 75% or more | 1.03% | . | . | . | . | . | 1.80% | 1.61% |
| Union presence | | | | | | | | |
| No union employees | 1.03% | . | . | . | . | . | 1.20% | 1.71% |
| Has union employees | 2.81% | . | . | . | . | . | 2.68% * | 3.51% |
| Unknown | 5.70% | . | . | . | . | . | 8.76% * | 5.66% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 3.27% | . | . | . | . | . | 4.94% | 3.11% |
| Less than 50% low wage | 1.06% | . | . | . | . | . | 1.65% | 1.45% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4(2009) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 50.0% | 59.2% | 59.2% | 57.3% | 53.5% | 45.1% | 58.8% | 48.0% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 60.3% | 44.4% | 52.8% | 59.0% | 60.6% | 66.1% | 52.4% | 63.6% |
| Mining and manufacturing | 42.2% | 58.0% | 57.7% | 52.7% | 44.4% | 36.6% | 54.8% | 40.4% |
| Construction | 51.0% | 48.3% | 55.7% | 54.4% | 48.4% | 40.4% | 53.4% | 48.4% |
| Utilities and transp. | 46.3% | 57.7% | 60.3% | 52.1% | 50.5% | 44.0% | 57.3% | 45.2% |
| Wholesale trade | 47.6% | 54.6% | 55.1% | 51.8% | 47.9% | 43.0% | 54.7% | 45.4% |
| Fin. svcs. and real estate | 46.9% | 58.9% | 53.2% | 53.1% | 52.5% | 43.8% | 55.5% | 45.7% |
| Retail trade | 55.8% | 64.7% | 63.3% | 64.0% | 60.6% | 52.8% | 63.8% | 54.3% |
| Professional services | 51.1% | 63.6% | 60.8% | 59.4% | 57.5% | 44.2% | 61.8% | 48.8% |
| Other services | 56.5% | 61.7% | 63.3% | 64.0% | 60.9% | 51.3% | 62.6% | 54.8% |
| Ownership | | | | | | | | |
| For profit, incorporated | 49.0% | 59.0% | 58.7% | 55.4% | 51.1% | 44.9% | 58.1% | 47.0% |
| For profit, unincorporated | 52.5% | 59.9% | 60.7% | 62.1% | 55.6% | 45.6% | 60.1% | 50.1% |
| Nonprofit | 53.0% | 59.7% | 61.7% | 63.6% | 59.2% | 45.8% | 62.7% | 51.7% |
| Age of firm | | | | | | | | |
| Less than 5 years | 55.6% | 60.5% | 60.8% | 58.8% | 50.5% | 44.9% | 61.2% | 49.7% |
| 5-9 years | 55.1% | 58.6% | 56.0% | 58.9% | 56.2% | 44.9% | 58.0% | 52.5% |
| 10-19 years | 55.7% | 59.1% | 61.9% | 58.9% | 54.4% | 49.3% | 58.9% | 53.7% |
| 20 or more years | 48.7% | 59.2% | 58.5% | 56.5% | 53.3% | 44.9% | 58.7% | 47.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 46.7% | 52.9% | 56.5% | 57.1% | 52.3% | 45.0% | 57.7% | 46.5% |
| 1 location only | 57.1% | 59.3% | 59.4% | 57.3% | 55.2% | 48.4% | 58.9% | 55.1% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 62.2% | 58.5% | 69.5% | 64.8% | 69.6% | 57.6% | 62.1% | 62.2% |
| 25-49 % | 58.5% | 65.4% | 66.3% | 67.7% | 64.0% | 51.5% | 66.6% | 56.6% |
| 50-74 % | 54.1% | 61.0% | 59.0% | 65.3% | 64.2% | 49.6% | 62.1% | 52.7% |
| 75% or more | 48.9% | 58.6% | 58.8% | 56.1% | 51.6% | 44.0% | 58.0% | 46.9% |
| Union presence | | | | | | | | |
| No union employees | 52.6% | 60.0% | 60.1% | 58.3% | 54.5% | 46.8% | 59.7% | 50.4% |
| Has union employees | 42.4% | 41.0% | 44.3% | 47.9% | 47.1% | 41.3% | 45.1% | 42.2% |
| Unknown | 46.5% | 65.6% | 64.0% | 53.1% | 53.0% | 45.8% | 58.7% | 46.3% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 57.9% | 63.0% | 68.7% | 71.3% | 66.6% | 52.2% | 67.4% | 56.6% |
| Less than 50% low wage | 48.5% | 58.6% | 58.2% | 55.5% | 51.0% | 43.6% | 57.8% | 46.3% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.25% | 0.79% | 0.54% | 0.75% | 0.75% | 0.37% | 0.48% | 0.26% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 5.01% | 6.20% | 8.34% | 10.67% | 9.11% | 9.01% | 4.05% | 6.66% |
| Mining and manufacturing | 0.60% | 3.78% | 3.16% | 1.70% | 1.54% | 0.96% | 1.94% | 0.68% |
| Construction | 1.89% | 2.96% | 2.30% | 2.50% | 2.46% | 2.75% | 1.93% | 2.22% |
| Utilities and transp. | 1.63% | 7.02% | 4.27% | 2.75% | 2.74% | 2.32% | 2.72% | 1.81% |
| Wholesale trade | 1.10% | 3.95% | 3.91% | 2.05% | 1.46% | 1.74% | 1.85% | 1.16% |
| Fin. svcs. and real estate | 0.70% | 2.92% | 2.23% | 2.38% | 1.83% | 0.97% | 1.75% | 0.80% |
| Retail trade | 0.62% | 3.33% | 2.18% | 1.50% | 2.31% | 0.84% | 1.46% | 0.65% |
| Professional services | 0.30% | 1.26% | 1.65% | 1.42% | 1.09% | 0.72% | 1.10% | 0.29% |
| Other services | 0.67% | 1.94% | 1.53% | 2.15% | 1.44% | 1.01% | 0.96% | 0.70% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.38% | 0.78% | 0.62% | 0.65% | 1.02% | 0.42% | 0.35% | 0.42% |
| For profit, unincorporated | 1.03% | 2.12% | 2.26% | 1.95% | 1.82% | 1.40% | 1.78% | 1.06% |
| Nonprofit | 1.05% | 2.46% | 3.05% | 1.65% | 1.17% | 1.34% | 1.12% | 1.06% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.35% | 2.05% | 3.25% | 3.56% | 4.00% | 3.30% | 1.70% | 2.60% |
| 5-9 years | 1.36% | 2.35% | 2.31% | 3.32% | 2.93% | 2.66% | 1.52% | 1.47% |
| 10-19 years | 0.94% | 1.51% | 0.99% | 1.71% | 1.42% | 1.76% | 0.61% | 1.44% |
| 20 or more years | 0.31% | 0.70% | 0.76% | 0.99% | 0.91% | 0.44% | 0.45% | 0.34% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.23% | 6.25% | 2.47% | 0.74% | 0.87% | 0.34% | 1.08% | 0.24% |
| 1 location only | 0.62% | 0.79% | 0.64% | 0.86% | 1.07% | 1.99% | 0.52% | 1.00% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.25% | 3.15% | 4.11% | 4.31% | 3.33% | 1.53% | 2.34% | 1.44% |
| 25-49 % | 1.66% | 4.73% | 3.05% | 3.01% | 2.19% | 2.23% | 1.89% | 1.89% |
| 50-74 % | 1.04% | 2.40% | 2.48% | 2.23% | 1.88% | 1.23% | 1.10% | 1.11% |
| 75% or more | 0.26% | 0.90% | 0.66% | 0.90% | 0.87% | 0.39% | 0.56% | 0.24% |
| Union presence | | | | | | | | |
| No union employees | 0.40% | 0.75% | 0.56% | 0.77% | 0.72% | 0.39% | 0.49% | 0.42% |
| Has union employees | 0.56% | 4.76% | 3.46% | 3.25% | 2.51% | 0.82% | 2.30% | 0.61% |
| Unknown | 1.25% | 9.64% | 4.53% | 6.67% | 3.31% | 1.20% | 2.80% | 1.25% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.86% | 2.16% | 1.90% | 1.65% | 1.75% | 1.11% | 1.22% | 0.92% |
| Less than 50% low wage | 0.18% | 0.71% | 0.59% | 0.73% | 0.74% | 0.40% | 0.47% | 0.18% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4.a(2009) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 20.6% | 61.4% | 45.4% | 33.1% | 17.7% | 8.9% | 47.3% | 13.5% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 27.9% * | . | . | . | . | . | 79.4% | 10.8% * |
| Mining and manufacturing | 16.2% | 60.3% | 41.4% | 27.7% | 8.4% | 10.2% | 38.6% | 12.0% |
| Construction | 42.1% | 64.8% | 43.7% | 42.1% | 38.7% | 5.2% * | 50.1% | 33.2% |
| Utilities and transp. | 12.2% | 52.1% | 24.0% | 36.4% | 7.1% * | 8.2% | 34.7% | 9.5% |
| Wholesale trade | 28.2% | 69.1% | 53.6% | 43.4% | 10.2% | 16.0% | 53.0% | 19.1% |
| Fin. svcs. and real estate | 15.8% | 70.1% | 50.8% | 29.8% | 20.5% | 4.9% | 55.7% | 8.9% |
| Retail trade | 12.2% | 56.3% | 37.8% | 21.9% | 15.3% | 4.2% | 37.5% | 6.8% |
| Professional services | 23.2% | 60.2% | 49.2% | 34.1% | 20.4% | 11.6% | 50.1% | 16.0% |
| Other services | 21.8% | 56.7% | 42.2% | 30.2% | 19.1% | 10.3% * | 43.7% | 14.9% |
| Ownership | | | | | | | | |
| For profit, incorporated | 20.1% | 61.7% | 44.8% | 30.5% | 16.9% | 9.3% | 45.8% | 13.1% |
| For profit, unincorporated | 23.1% | 58.4% | 44.7% | 35.8% | 14.3% | 7.9% | 50.0% | 12.7% |
| Nonprofit | 20.9% | 67.4% | 52.1% | 43.3% | 21.4% | 7.0% | 53.5% | 15.8% |
| Age of firm | | | | | | | | |
| Less than 5 years | 29.6% | 53.4% | 42.6% | 22.2% | 6.1% * | 8.6% | 43.9% | 10.7% * |
| 5-9 years | 35.0% | 61.2% | 38.7% | 33.1% | 21.7% | 21.6% | 47.9% | 22.0% |
| 10-19 years | 29.6% | 58.3% | 43.1% | 31.3% | 15.6% | 14.7% * | 45.0% | 19.1% |
| 20 or more years | 17.8% | 65.1% | 48.5% | 34.5% | 18.1% | 8.3% | 48.6% | 12.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 11.0% | 44.0% | 32.7% | 34.8% | 15.2% | 8.4% | 36.9% | 10.4% |
| 1 location only | 37.5% | 61.6% | 46.2% | 32.6% | 20.9% | 23.7% * | 48.1% | 25.1% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 25.8% | 73.5% | 38.6% | 36.8% | 22.4% | 3.7% * | 57.2% | 12.8% |
| 25-49 % | 20.1% | 59.6% | 51.1% | 27.4% | 15.0% | 7.8% * | 50.1% | 11.7% |
| 50-74 % | 15.2% | 60.4% | 40.8% | 32.4% | 18.7% | 3.6% | 47.0% | 8.5% |
| 75% or more | 21.4% | 61.3% | 45.7% | 33.3% | 17.7% | 10.0% | 46.9% | 14.4% |
| Union presence | | | | | | | | |
| No union employees | 22.5% | 61.1% | 45.5% | 31.9% | 17.4% | 7.0% | 47.0% | 13.5% |
| Has union employees | 17.9% | 71.1% | 49.3% | 45.3% | 20.5% | 13.4% | 54.9% | 15.7% |
| Unknown | 10.4% | 62.0% | 17.1% * | 45.0% | 16.6% * | 8.4% | 40.1% | 9.5% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 15.6% | 62.6% | 40.6% | 31.0% | 13.4% | 6.8% | 47.1% | 10.2% |
| Less than 50% low wage | 21.7% | 61.2% | 45.9% | 33.4% | 18.8% | 9.4% | 47.3% | 14.3% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4.a(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.50% | 1.23% | 1.42% | 1.57% | 1.02% | 0.73% | 0.75% | 0.75% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 10.44% * | . | . | . | . | . | 5.94% | 8.00% * |
| Mining and manufacturing | 1.44% | 3.59% | 5.97% | 2.67% | 2.11% | 2.63% | 2.89% | 1.63% |
| Construction | 2.67% | 3.60% | 2.65% | 3.54% | 7.87% | 2.15% * | 2.68% | 3.24% |
| Utilities and transp. | 1.86% | 9.13% | 5.35% | 9.72% | 2.19% * | 2.03% | 4.32% | 2.07% |
| Wholesale trade | 1.95% | 3.89% | 5.93% | 4.51% | 2.13% | 4.40% | 3.75% | 2.60% |
| Fin. svcs. and real estate | 1.13% | 3.68% | 4.64% | 3.90% | 3.27% | 1.34% | 2.89% | 1.38% |
| Retail trade | 1.02% | 5.32% | 5.21% | 3.85% | 3.57% | 0.87% | 2.41% | 0.72% |
| Professional services | 0.96% | 0.84% | 2.60% | 2.72% | 1.87% | 1.62% | 1.54% | 1.43% |
| Other services | 1.73% | 3.12% | 4.30% | 2.36% | 3.83% | 3.43% * | 2.91% | 2.30% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.72% | 1.86% | 1.62% | 1.39% | 1.24% | 1.08% | 0.97% | 1.01% |
| For profit, unincorporated | 0.94% | 2.63% | 2.89% | 4.25% | 2.43% | 2.24% | 1.83% | 1.20% |
| Nonprofit | 1.33% | 4.93% | 4.82% | 3.68% | 2.76% | 0.87% | 2.32% | 1.37% |
| Age of firm | | | | | | | | |
| Less than 5 years | 3.59% | 4.98% | 4.86% | 5.52% | 2.10% * | 2.55% | 4.46% | 3.48% * |
| 5-9 years | 2.07% | 2.16% | 4.68% | 6.36% | 6.21% | 5.24% | 2.02% | 4.23% |
| 10-19 years | 2.07% | 2.06% | 3.09% | 3.95% | 2.74% | 5.07% * | 1.99% | 3.56% |
| 20 or more years | 0.51% | 1.55% | 1.60% | 1.28% | 1.30% | 0.73% | 1.02% | 0.64% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.58% | 8.98% | 3.48% | 2.94% | 0.95% | 0.70% | 3.20% | 0.61% |
| 1 location only | 1.13% | 1.22% | 1.36% | 1.99% | 2.35% | 7.96% * | 0.79% | 2.59% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.26% | 5.20% | 9.81% | 5.64% | 5.92% | 2.17% * | 4.94% | 2.39% |
| 25-49 % | 2.77% | 5.45% | 6.00% | 4.54% | 2.99% | 2.80% * | 3.86% | 2.55% |
| 50-74 % | 1.49% | 3.16% | 6.03% | 3.82% | 3.81% | 0.64% | 2.08% | 0.96% |
| 75% or more | 0.67% | 1.76% | 1.73% | 1.50% | 1.34% | 0.85% | 1.10% | 0.93% |
| Union presence | | | | | | | | |
| No union employees | 0.59% | 1.20% | 1.59% | 1.51% | 1.23% | 0.74% | 0.84% | 0.95% |
| Has union employees | 0.83% | 6.24% | 6.68% | 6.32% | 3.29% | 1.37% | 4.10% | 0.72% |
| Unknown | 1.00% | 11.75% | 13.82% * | 10.30% | 5.59% * | 1.26% | 7.41% | 1.03% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.89% | 3.67% | 5.62% | 3.10% | 1.79% | 1.14% | 2.37% | 1.15% |
| Less than 50% low wage | 0.52% | 1.18% | 1.34% | 1.69% | 0.97% | 0.76% | 0.87% | 0.76% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1(2009) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 13,027 | 12,040 | 11,900 | 12,330 | 13,081 | 13,325 | 12,041 | 13,210 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 10,314 | . | . | . | . | . | 9,223 | 11,085 |
| Mining and manufacturing | 12,607 | 11,629 | 10,984 | 12,191 | 12,202 | 12,957 | 11,479 | 12,730 |
| Construction | 11,808 | 11,575 | 11,763 | 11,759 | 11,600 | 12,642 | 11,561 | 12,051 |
| Utilities and transp. | 13,240 | 12,445 | 12,312 | 13,520 | 13,202 | 13,270 | 12,606 | 13,287 |
| Wholesale trade | 12,776 | 13,625 | 12,333 | 11,931 | 12,251 | 13,284 | 12,913 | 12,742 |
| Fin. svcs. and real estate | 13,218 | 13,097 | 11,825 | 12,612 | 14,039 | 13,205 | 12,696 | 13,281 |
| Retail trade | 11,737 | 10,964 | 11,692 | 11,602 | 11,650 | 11,810 | 11,372 | 11,799 |
| Professional services | 14,004 | 12,172 | 12,346 | 12,586 | 13,972 | 14,530 | 12,399 | 14,277 |
| Other services | 12,634 | 11,892 | 11,860 | 12,792 | 13,695 | 12,502 | 11,997 | 12,789 |
| Ownership | | | | | | | | |
| For profit, incorporated | 12,704 | 12,056 | 11,954 | 12,116 | 12,609 | 12,959 | 12,030 | 12,831 |
| For profit, unincorporated | 13,149 | 11,795 | 11,132 | 12,015 | 13,862 | 13,631 | 11,587 | 13,576 |
| Nonprofit | 14,701 | 12,511 | 12,904 | 14,132 | 14,252 | 15,177 | 12,993 | 14,884 |
| Age of firm | | | | | | | | |
| Less than 5 years | 12,073 | 11,941 | 11,428 | 12,522 | 11,117 | 12,914 | 12,040 | 12,108 |
| 5-9 years | 12,243 | 11,409 | 11,118 | 12,245 | 12,904 | 13,096 | 11,400 | 12,973 |
| 10-19 years | 12,552 | 12,035 | 11,671 | 11,955 | 13,403 | 12,962 | 11,882 | 12,960 |
| 20 or more years | 13,157 | 12,290 | 12,275 | 12,430 | 13,093 | 13,353 | 12,278 | 13,256 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 13,285 | 14,296 | 13,799 | 12,844 | 13,439 | 13,271 | 13,245 | 13,286 |
| 1 location only | 12,369 | 12,023 | 11,773 | 12,205 | 12,589 | 15,332 | 11,949 | 12,816 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 11,131 | 10,268 | 11,182 | 11,645 | 12,353 | 10,758 | 10,763 | 11,313 |
| 25-49 % | 12,506 | 12,061 | 11,261 | 12,295 | 12,712 | 12,660 | 11,711 | 12,674 |
| 50-74 % | 13,032 | 12,334 | 11,373 | 11,965 | 13,094 | 13,309 | 11,856 | 13,229 |
| 75% or more | 13,063 | 12,061 | 11,990 | 12,367 | 13,103 | 13,366 | 12,102 | 13,240 |
| Union presence | | | | | | | | |
| No union employees | 12,758 | 12,005 | 11,894 | 12,382 | 13,017 | 12,997 | 12,067 | 12,944 |
| Has union employees | 13,778 | 12,232 | 12,029 | 12,277 | 13,505 | 14,002 | 11,947 | 13,895 |
| Unknown | 13,014 | 13,746 | 11,266 | 9,945 | 12,584 | 13,100 | 10,929 | 13,055 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 11,806 | 10,582 | 11,179 | 11,630 | 11,862 | 11,942 | 10,842 | 11,935 |
| Less than 50% low wage | 13,198 | 12,255 | 11,964 | 12,387 | 13,233 | 13,546 | 12,163 | 13,397 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1(2009) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 24.57 | 125.89 | 156.41 | 227.74 | 173.56 | 50.81 | 129.29 | 24.36 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 398.63 | . | . | . | . | . | 598.13 | 430.10 |
| Mining and manufacturing | 122.26 | 819.17 | 599.05 | 430.33 | 292.30 | 203.64 | 463.16 | 139.33 |
| Construction | 235.84 | 354.98 | 280.04 | 333.99 | 659.24 | 745.09 | 228.06 | 374.09 |
| Utilities and transp. | 265.30 | 973.97 | 746.58 | 742.65 | 531.90 | 313.37 | 410.43 | 305.94 |
| Wholesale trade | 172.54 | 467.22 | 370.70 | 428.61 | 356.88 | 320.50 | 335.83 | 166.33 |
| Fin. svcs. and real estate | 131.48 | 476.59 | 975.80 | 644.46 | 485.15 | 135.51 | 348.56 | 169.73 |
| Retail trade | 135.71 | 648.08 | 290.06 | 531.05 | 183.00 | 171.51 | 339.91 | 153.36 |
| Professional services | 131.73 | 228.51 | 455.30 | 324.52 | 315.65 | 218.13 | 249.98 | 161.66 |
| Other services | 212.65 | 239.95 | 437.94 | 388.39 | 508.38 | 235.71 | 281.55 | 222.16 |
| Ownership | | | | | | | | |
| For profit, incorporated | 45.57 | 118.63 | 149.13 | 221.86 | 201.45 | 74.28 | 128.36 | 49.97 |
| For profit, unincorporated | 122.02 | 306.12 | 290.59 | 390.85 | 477.65 | 144.97 | 225.91 | 157.68 |
| Nonprofit | 95.25 | 455.14 | 781.13 | 522.33 | 360.90 | 118.02 | 408.74 | 86.50 |
| Age of firm | | | | | | | | |
| Less than 5 years | 320.19 | 454.09 | 649.02 | 631.14 | 855.65 | 719.26 | 339.65 | 380.75 |
| 5-9 years | 240.03 | 333.35 | 551.91 | 582.60 | 549.71 | 572.66 | 247.20 | 337.80 |
| 10-19 years | 202.01 | 213.81 | 391.50 | 371.55 | 657.93 | 262.09 | 229.08 | 279.99 |
| 20 or more years | 43.00 | 220.99 | 204.88 | 261.12 | 224.22 | 53.64 | 183.58 | 39.02 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 36.49 | 2,304.30 | 439.16 | 207.02 | 213.32 | 49.87 | 226.82 | 37.50 |
| 1 location only | 114.32 | 132.02 | 170.68 | 261.09 | 292.85 | 750.62 | 139.84 | 200.25 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 291.03 | 924.30 | 813.14 | 622.19 | 875.33 | 240.34 | 740.07 | 299.23 |
| 25-49 % | 246.78 | 1,564.84 | 346.22 | 749.43 | 681.55 | 233.39 | 361.79 | 286.44 |
| 50-74 % | 181.54 | 488.92 | 694.54 | 293.11 | 488.84 | 202.42 | 460.41 | 192.65 |
| 75% or more | 41.64 | 109.97 | 172.78 | 262.19 | 202.64 | 62.78 | 143.44 | 41.32 |
| Union presence | | | | | | | | |
| No union employees | 47.77 | 125.39 | 191.88 | 207.93 | 200.36 | 107.77 | 116.82 | 69.38 |
| Has union employees | 85.35 | 647.80 | 629.05 | 519.68 | 516.41 | 89.91 | 437.51 | 84.21 |
| Unknown | 184.21 | 2,301.03 | 632.82 | 489.65 | 720.74 | 212.00 | 697.26 | 187.42 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 127.35 | 528.72 | 558.38 | 453.28 | 298.27 | 200.84 | 289.95 | 163.00 |
| Less than 50% low wage | 26.10 | 171.62 | 195.50 | 244.19 | 180.54 | 76.83 | 139.80 | 33.70 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.a(2009) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 13,110 | 12,109 | 12,023 | 12,079 | 12,724 | 13,846 | 12,060 | 13,371 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 9,512 | . | . | . | . | . | 10,393 | 8,266 |
| Mining and manufacturing | 12,654 | 13,034 | 10,736 | 12,236 | 12,454 | 13,182 | 11,985 | 12,769 |
| Construction | 11,177 | 11,272 | 12,296 | 10,848 | 10,188 | 11,277 | 11,476 | 10,650 |
| Utilities and transp. | 13,809 | 11,893 | 10,724 | 15,259 | 11,054 | 14,419 | 11,918 | 14,020 |
| Wholesale trade | 11,599 | 12,839 | 12,313 | 10,156 | 11,107 | 13,275 | 12,594 | 11,215 |
| Fin. svs. and real estate | 13,346 | 12,674 | 10,447 | 12,816 | 14,682 | 13,349 | 12,139 | 13,562 |
| Retail trade | 12,058 | 9,994 | 11,536 | 11,025 | 12,062 | 13,262 | 10,837 | 12,675 |
| Professional services | 14,039 | 12,228 | 13,404 | 12,608 | 13,365 | 14,632 | 12,784 | 14,221 |
| Other services | 12,728 | 12,679 | 11,556 | 12,578 | 13,484 | 12,718 | 12,167 | 12,903 |
| Ownership | | | | | | | | |
| For profit, incorporated | 12,641 | 11,883 | 12,132 | 11,762 | 12,025 | 13,385 | 11,982 | 12,833 |
| For profit, unincorporated | 13,361 | 12,440 | 9,716 | 11,925 | 13,810 | 14,216 | 11,441 | 13,942 |
| Nonprofit | 14,759 | 13,905 | 15,413 | 14,409 | 14,186 | 15,100 | 14,285 | 14,796 |
| Age of firm | | | | | | | | |
| Less than 5 years | 11,891 | 11,208 | 11,099 | 12,229 | 11,154 | 15,116 | 11,362 | 12,819 |
| 5-9 years | 11,786 | 11,969 | 10,023 | 10,531 | 12,829 | 13,664 | 10,807 | 12,696 |
| 10-19 years | 12,490 | 12,126 | 12,780 | 12,072 | 12,300 | 13,017 | 12,392 | 12,556 |
| 20 or more years | 13,329 | 12,377 | 12,169 | 12,318 | 12,792 | 13,900 | 12,324 | 13,489 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 13,661 | 12,433 | 13,651 | 12,938 | 13,212 | 13,790 | 13,681 | 13,661 |
| 1 location only | 12,170 | 12,109 | 11,901 | 11,886 | 12,229 | 15,763 | 11,949 | 12,394 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 11,612 | 11,826 | 9,327 | 10,659 | 13,635 | 11,767 | 10,532 | 12,427 |
| 25-49 % | 13,804 | 13,566 | 10,999 | 12,608 | 14,758 | 14,220 | 12,269 | 14,250 |
| 50-74 % | 13,482 | 12,235 | 12,314 | 11,656 | 12,909 | 14,227 | 12,390 | 13,744 |
| 75% or more | 13,057 | 12,004 | 12,079 | 12,111 | 12,623 | 13,788 | 12,045 | 13,304 |
| Union presence | | | | | | | | |
| No union employees | 12,797 | 12,118 | 11,899 | 12,195 | 12,817 | 13,465 | 12,100 | 13,049 |
| Has union employees | 13,950 | 11,972 | 13,007 | 11,437 | 12,034 | 14,650 | 11,901 | 14,103 |
| Unknown | 13,158 | 11,941 | 11,685 | 10,941 | 14,289 | 13,178 | 10,623 | 13,263 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 12,222 | 11,392 | 9,457 | 11,278 | 11,307 | 13,425 | 10,743 | 12,578 |
| Less than 50% low wage | 13,224 | 12,249 | 12,279 | 12,157 | 12,960 | 13,896 | 12,223 | 13,474 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.a(2009) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 99.69 | 276.76 | 362.89 | 334.85 | 366.86 | 107.11 | 215.49 | 139.34 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1,836.76 | . | . | . | . | . | 2,714.04 | 2,262.90 |
| Mining and manufacturing | 298.83 | 1,249.35 | 630.67 | 574.82 | 399.54 | 381.73 | 460.67 | 311.74 |
| Construction | 370.28 | 641.17 | 457.57 | 891.51 | 1,424.01 | 2,411.70 | 428.53 | 452.06 |
| Utilities and transp. | 565.32 | 3,136.16 | 2,211.16 | 2,522.17 | 1,667.65 | 661.53 | 1,647.86 | 686.34 |
| Wholesale trade | 321.95 | 793.41 | 1,603.53 | 822.51 | 586.48 | 394.25 | 405.07 | 401.92 |
| Fin. svcs. and real estate | 274.87 | 1,583.58 | 1,422.34 | 901.97 | 599.14 | 214.84 | 637.88 | 268.33 |
| Retail trade | 316.58 | 1,573.89 | 952.02 | 406.25 | 599.26 | 388.40 | 609.99 | 352.94 |
| Professional services | 142.63 | 494.72 | 970.74 | 539.85 | 444.71 | 234.80 | 382.16 | 209.18 |
| Other services | 266.41 | 539.14 | 854.29 | 450.02 | 661.17 | 469.54 | 261.69 | 287.05 |
| Ownership | | | | | | | | |
| For profit, incorporated | 119.71 | 305.88 | 438.17 | 292.89 | 354.45 | 171.46 | 204.40 | 148.86 |
| For profit, unincorporated | 295.99 | 1,089.32 | 877.89 | 460.02 | 822.86 | 323.78 | 508.88 | 348.46 |
| Nonprofit | 403.12 | 561.58 | 962.04 | 1,254.27 | 516.17 | 449.97 | 326.95 | 436.73 |
| Age of firm | | | | | | | | |
| Less than 5 years | 613.80 | 649.16 | 839.43 | 2,041.69 | 2,261.35 | 2,749.83 | 450.88 | 1,839.04 |
| 5-9 years | 317.21 | 638.36 | 716.09 | 460.50 | 980.86 | 1,553.92 | 330.67 | 487.95 |
| 10-19 years | 229.20 | 597.86 | 840.81 | 373.27 | 423.55 | 199.65 | 456.21 | 205.62 |
| 20 or more years | 134.28 | 238.77 | 413.56 | 397.11 | 386.99 | 116.99 | 217.97 | 151.42 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 123.05 | 3,289.50 | 1,527.60 | 434.40 | 343.10 | 118.92 | 349.79 | 128.90 |
| 1 location only | 167.76 | 277.53 | 357.95 | 317.00 | 479.82 | 2,006.73 | 217.83 | 258.52 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 574.83 | 2,017.07 | 1,921.71 | 1,425.85 | 2,602.74 | 535.61 | 885.69 | 799.98 |
| 25-49 % | 440.74 | 2,369.42 | 1,447.42 | 1,742.27 | 781.46 | 724.07 | 1,040.09 | 419.20 |
| 50-74 % | 245.48 | 816.59 | 1,033.93 | 572.43 | 681.02 | 343.94 | 646.84 | 275.82 |
| 75% or more | 102.64 | 273.67 | 384.32 | 358.71 | 410.06 | 75.85 | 230.55 | 144.50 |
| Union presence | | | | | | | | |
| No union employees | 100.03 | 278.08 | 425.35 | 305.93 | 320.10 | 183.35 | 208.68 | 142.91 |
| Has union employees | 330.30 | 2,905.53 | 1,747.07 | 1,076.97 | 819.75 | 169.28 | 825.13 | 328.25 |
| Unknown | 315.78 | 3,571.04 | 3,050.67 | 1,268.15 | 1,161.36 | 229.20 | 2,000.62 | 323.61 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 420.27 | 1,426.73 | 1,191.01 | 573.91 | 553.93 | 652.20 | 651.68 | 522.14 |
| Less than 50% low wage | 99.04 | 219.57 | 348.54 | 378.88 | 378.33 | 132.21 | 210.71 | 145.83 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.b(2009) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 13,080 | 12,159 | 11,962 | 12,487 | 13,237 | 13,262 | 12,180 | 13,213 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 10,776 | . | . | . | . | . | 9,253 | 11,366 |
| Mining and manufacturing | 12,681 | 11,399 | 11,156 | 12,195 | 12,244 | 12,983 | 11,359 | 12,800 |
| Construction | 12,064 | 11,862 | 11,257 | 12,254 | 11,942 | 12,777 | 11,694 | 12,332 |
| Utilities and transp. | 13,175 | 11,979 | 12,493 | 12,833 | 13,717 | 13,172 | 12,691 | 13,205 |
| Wholesale trade | 13,143 | 14,779 | 12,618 | 12,678 | 12,704 | 13,343 | 13,309 | 13,113 |
| Fin. svcs. and real estate | 13,179 | 13,395 | 12,252 | 12,416 | 13,787 | 13,177 | 12,922 | 13,201 |
| Retail trade | 11,714 | 11,708 | 11,945 | 12,260 | 11,277 | 11,700 | 11,913 | 11,691 |
| Professional services | 14,110 | 12,176 | 12,335 | 12,625 | 14,158 | 14,588 | 12,505 | 14,361 |
| Other services | 12,693 | 11,416 | 11,993 | 12,930 | 14,065 | 12,513 | 11,984 | 12,839 |
| Ownership | | | | | | | | |
| For profit, incorporated | 12,790 | 12,308 | 11,988 | 12,274 | 12,830 | 12,937 | 12,181 | 12,878 |
| For profit, unincorporated | 13,193 | 11,818 | 11,662 | 12,070 | 13,856 | 13,519 | 11,813 | 13,507 |
| Nonprofit | 14,725 | 11,749 | 12,334 | 14,469 | 14,331 | 15,182 | 12,794 | 14,932 |
| Age of firm | | | | | | | | |
| Less than 5 years | 12,175 | 12,287 | 12,117 | 12,382 | 10,927 | 12,807 | 12,450 | 11,962 |
| 5-9 years | 12,492 | 11,242 | 11,588 | 13,135 | 13,031 | 12,851 | 11,736 | 13,068 |
| 10-19 years | 12,594 | 12,116 | 11,414 | 12,013 | 13,585 | 12,845 | 11,900 | 12,960 |
| 20 or more years | 13,186 | 12,475 | 12,315 | 12,547 | 13,266 | 13,293 | 12,388 | 13,257 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 13,254 | 15,098 | 13,915 | 12,870 | 13,579 | 13,210 | 13,284 | 13,253 |
| 1 location only | 12,542 | 12,128 | 11,838 | 12,392 | 12,733 | 15,243 | 12,089 | 12,972 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 11,310 | 10,570 | 13,377 | 12,196 | 12,248 | 10,760 | 11,438 | 11,262 |
| 25-49 % | 12,219 | 11,971 | 11,582 | 12,210 | 12,052 | 12,360 | 11,833 | 12,285 |
| 50-74 % | 12,989 | 12,849 | 11,103 | 12,344 | 13,298 | 13,095 | 12,064 | 13,097 |
| 75% or more | 13,136 | 12,126 | 12,044 | 12,506 | 13,289 | 13,333 | 12,220 | 13,273 |
| Union presence | | | | | | | | |
| No union employees | 12,809 | 12,148 | 12,019 | 12,485 | 13,120 | 12,924 | 12,215 | 12,938 |
| Has union employees | 13,834 | 11,992 | 11,602 | 12,949 | 14,124 | 13,925 | 12,023 | 13,927 |
| Unknown | 13,024 | 13,804 | 10,437 | 9,315 | 11,576 | 13,135 | 10,751 | 13,056 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 11,764 | 10,608 | 11,790 | 11,949 | 12,113 | 11,748 | 11,113 | 11,823 |
| Less than 50% low wage | 13,268 | 12,374 | 11,974 | 12,527 | 13,358 | 13,518 | 12,275 | 13,423 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.b(2009) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 36.19 | 129.65 | 206.02 | 251.14 | 197.43 | 61.66 | 139.70 | 36.04 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 627.21 | . | . | . | . | . | 1,059.61 | 513.00 |
| Mining and manufacturing | 125.59 | 738.27 | 701.30 | 609.10 | 340.85 | 209.23 | 653.46 | 140.64 |
| Construction | 243.61 | 540.54 | 401.34 | 341.91 | 608.84 | 899.37 | 247.62 | 370.49 |
| Utilities and transp. | 264.00 | 1,577.89 | 799.67 | 456.13 | 529.13 | 301.51 | 420.32 | 284.24 |
| Wholesale trade | 218.97 | 922.42 | 851.16 | 357.21 | 432.23 | 324.79 | 548.24 | 207.00 |
| Fin. svcs. and real estate | 180.30 | 700.46 | 1,309.68 | 879.18 | 568.52 | 141.61 | 485.52 | 203.80 |
| Retail trade | 164.55 | 932.34 | 328.48 | 550.00 | 335.62 | 183.93 | 328.00 | 175.42 |
| Professional services | 188.58 | 348.50 | 521.20 | 405.40 | 367.40 | 284.09 | 318.61 | 217.56 |
| Other services | 276.90 | 434.18 | 467.72 | 495.87 | 722.56 | 316.25 | 346.84 | 293.54 |
| Ownership | | | | | | | | |
| For profit, incorporated | 42.07 | 183.33 | 168.71 | 249.82 | 218.92 | 74.08 | 152.75 | 45.42 |
| For profit, unincorporated | 209.28 | 325.69 | 494.28 | 552.85 | 560.58 | 191.95 | 257.28 | 208.88 |
| Nonprofit | 160.60 | 642.92 | 899.58 | 509.33 | 413.96 | 227.93 | 501.36 | 182.35 |
| Age of firm | | | | | | | | |
| Less than 5 years | 452.62 | 645.53 | 732.33 | 651.29 | 1,036.29 | 754.43 | 492.77 | 449.16 |
| 5-9 years | 353.55 | 460.49 | 883.48 | 773.07 | 633.84 | 697.26 | 480.79 | 412.80 |
| 10-19 years | 303.33 | 275.65 | 515.81 | 447.71 | 776.02 | 315.41 | 285.98 | 376.85 |
| 20 or more years | 43.31 | 294.00 | 248.25 | 290.58 | 257.16 | 63.43 | 208.92 | 43.27 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 39.36 | 2,543.64 | 576.07 | 250.01 | 250.87 | 57.26 | 312.76 | 41.74 |
| 1 location only | 166.55 | 138.11 | 221.71 | 292.47 | 366.68 | 741.16 | 149.12 | 271.60 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 322.35 | 1,013.92 | 2,086.98 | 910.54 | 666.92 | 230.92 | 803.83 | 276.19 |
| 25-49 % | 262.20 | 1,473.02 | 436.83 | 1,086.22 | 848.22 | 270.93 | 532.28 | 262.78 |
| 50-74 % | 188.56 | 718.92 | 943.60 | 397.56 | 418.35 | 223.18 | 566.42 | 221.46 |
| 75% or more | 57.71 | 186.94 | 257.91 | 288.38 | 228.14 | 76.76 | 177.75 | 57.97 |
| Union presence | | | | | | | | |
| No union employees | 65.25 | 126.53 | 230.46 | 266.91 | 254.03 | 131.24 | 146.45 | 77.30 |
| Has union employees | 87.83 | 919.77 | 637.33 | 604.42 | 464.62 | 100.02 | 422.22 | 81.06 |
| Unknown | 205.59 | 3,074.65 | 2,338.30 | 1,163.58 | 1,192.21 | 213.63 | 1,420.69 | 204.22 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 130.02 | 442.74 | 682.59 | 624.40 | 304.79 | 207.85 | 349.66 | 169.18 |
| Less than 50% low wage | 45.52 | 190.73 | 234.17 | 260.50 | 238.71 | 95.80 | 164.25 | 55.40 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.c(2009) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 11,867 | 11,516 | 11,341 | 11,824 | 12,357 | 12,029 | 11,322 | 12,252 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 8,770 | . | . | . | . | . | 8,783 | 8,650 |
| Mining and manufacturing | 10,895 | 9,992 | 10,692 | 11,743 | 10,913 | 10,860 | 10,900 | 10,894 |
| Construction | 11,340 | 10,584 | 12,698 | 10,607 | 15,535 | 10,225 | 11,097 | 12,201 |
| Utilities and transp. | 12,715 | 14,209 | 13,660 | 9,004 | 13,867 | 12,304 | 13,168 | 12,472 |
| Wholesale trade | 11,946 | 10,812 | 11,699 | 13,740 | 11,372 | 12,361 | 11,983 | 11,920 |
| Fin. svcs. and real estate | 13,405 | 12,957 | 11,868 | 13,944 | 15,708 | 13,034 | 12,789 | 14,008 |
| Retail trade | 11,299 | 10,313 | 10,394 | 9,361 | 13,083 | 12,346 | 10,009 | 12,458 |
| Professional services | 12,409 | 12,082 | 10,589 | 12,214 | 14,124 | 12,573 | 11,262 | 13,077 |
| Other services | 11,473 | 12,469 | 11,786 | 12,431 | 10,633 | 10,769 | 11,655 | 11,366 |
| Ownership | | | | | | | | |
| For profit, incorporated | 11,538 | 11,472 | 11,431 | 11,978 | 11,847 | 11,239 | 11,385 | 11,649 |
| For profit, unincorporated | 12,011 | 10,812 | 10,366 | 11,861 | 14,046 | 12,509 | 10,828 | 13,148 |
| Nonprofit | 13,865 | 16,076 | 12,063 | 11,056 | 13,265 | 15,767 | 11,952 | 14,548 |
| Age of firm | | | | | | | | |
| Less than 5 years | 11,766 | 11,973 | 9,328 | 15,738 | 13,316 | 12,022 | 11,532 | 12,419 |
| 5-9 years | 11,445 | 10,983 | 9,909 | 12,422 | 11,075 | 15,510 | 10,794 | 12,830 |
| 10-19 years | 12,349 | 11,607 | 10,377 | 10,971 | 14,802 | 15,085 | 10,793 | 14,882 |
| 20 or more years | 11,817 | 11,498 | 12,311 | 11,720 | 11,939 | 11,736 | 11,638 | 11,898 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 12,094 | 11,125 * | 13,594 | 12,341 | 12,365 | 11,915 | 12,065 | 12,096 |
| 1 location only | 11,654 | 11,519 | 11,181 | 11,681 | 12,340 | 15,185 | 11,277 | 12,823 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 8,502 | 7,776 | 9,553 | 10,597 | 7,743 | 7,899 | 8,514 | 8,484 |
| 25-49 % | 11,757 | 9,618 | 9,789 | 11,274 | 13,646 | 12,315 | 9,736 | 13,137 |
| 50-74 % | 12,028 | 10,644 | 11,074 | 11,049 | 11,380 | 14,409 | 10,518 | 13,547 |
| 75% or more | 11,909 | 11,914 | 11,489 | 11,999 | 12,378 | 11,760 | 11,599 | 12,115 |
| Union presence | | | | | | | | |
| No union employees | 11,952 | 11,313 | 11,265 | 12,097 | 12,378 | 12,492 | 11,265 | 12,569 |
| Has union employees | 11,417 | 13,089 | 11,899 | 10,473 | 10,819 | 11,410 | 11,684 | 11,326 |
| Unknown | 11,963 | 15,854 | 12,674 | 10,742 | 14,351 | 11,314 | 12,381 | 11,921 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 10,896 | 8,452 | 12,036 | 10,624 | 11,770 | 10,793 | 10,042 | 11,449 |
| Less than 50% low wage | 11,993 | 11,852 | 11,235 | 11,935 | 12,477 | 12,168 | 11,479 | 12,361 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.c(2009) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 179.18 | 525.61 | 381.55 | 464.39 | 401.59 | 566.04 | 250.33 | 294.55 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 999.46 | . | . | . | . | . | 991.94 | 2,503.10 |
| Mining and manufacturing | 485.01 | 2,084.83 | 1,914.78 | 1,538.07 | 858.83 | 1,402.70 | 1,138.56 | 623.57 |
| Construction | 506.96 | 829.63 | 1,708.63 | 649.65 | 4,036.70 | 2,921.00 | 622.85 | 1,919.32 |
| Utilities and transp. | 964.36 | 2,297.59 | 2,982.19 | 2,470.37 | 3,250.43 | 2,642.69 | 1,554.30 | 2,095.37 |
| Wholesale trade | 449.37 | 1,850.57 | 1,767.85 | 742.65 | 1,388.64 | 2,279.45 | 469.76 | 522.40 |
| Fin. svcs. and real estate | 774.30 | 1,088.97 | 2,838.15 | 3,121.77 | 1,139.84 | 1,442.47 | 962.35 | 878.77 |
| Retail trade | 563.03 | 777.61 | 1,430.89 | 1,346.79 | 503.60 | 1,296.86 | 1,066.32 | 596.68 |
| Professional services | 655.41 | 801.55 | 799.77 | 681.71 | 966.85 | 1,266.45 | 471.24 | 911.20 |
| Other services | 399.39 | 1,322.81 | 1,122.03 | 891.02 | 854.28 | 1,161.16 | 808.33 | 216.87 |
| Ownership | | | | | | | | |
| For profit, incorporated | 210.48 | 353.90 | 462.01 | 442.25 | 605.99 | 546.69 | 186.86 | 329.15 |
| For profit, unincorporated | 645.55 | 1,283.87 | 865.52 | 739.26 | 1,387.51 | 2,172.74 | 710.23 | 1,074.00 |
| Nonprofit | 529.16 | 1,944.15 | 928.49 | 1,081.17 | 1,040.32 | 1,181.81 | 664.21 | 603.46 |
| Age of firm | | | | | | | | |
| Less than 5 years | 477.79 | 1,200.01 | 1,572.66 | 3,089.61 | 3,008.39 | 1,487.04 | 589.78 | 727.01 |
| 5-9 years | 640.55 | 1,039.77 | 1,472.04 | 586.18 | 2,376.76 | 4,065.61 | 671.51 | 1,058.19 |
| 10-19 years | 474.13 | 684.28 | 709.20 | 841.62 | 1,351.88 | 2,575.24 | 372.95 | 969.64 |
| 20 or more years | 278.03 | 656.72 | 372.24 | 420.13 | 444.54 | 610.48 | 341.21 | 372.07 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 318.35 | 3,389.84 * | 1,931.68 | 318.61 | 436.24 | 564.11 | 655.67 | 327.92 |
| 1 location only | 227.79 | 521.51 | 463.11 | 595.55 | 1,236.43 | 3,472.82 | 268.56 | 317.84 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 930.15 | 1,712.53 | 2,079.52 | 1,946.47 | 1,627.39 | 2,083.29 | 1,298.58 | 1,105.52 |
| 25-49 % | 694.92 | 2,144.43 | 1,751.83 | 1,390.89 | 1,912.50 | 2,894.15 | 999.75 | 1,026.60 |
| 50-74 % | 613.64 | 1,132.77 | 884.91 | 1,132.04 | 1,061.41 | 903.13 | 611.96 | 1,197.21 |
| 75% or more | 189.88 | 470.95 | 547.51 | 379.47 | 479.84 | 571.72 | 281.47 | 304.05 |
| Union presence | | | | | | | | |
| No union employees | 159.44 | 590.46 | 361.14 | 521.94 | 367.03 | 463.68 | 261.74 | 260.40 |
| Has union employees | 578.88 | 2,171.81 | 2,428.71 | 683.67 | 2,336.29 | 1,168.94 | 1,554.13 | 522.79 |
| Unknown | 608.05 | 4,729.04 | 3,306.31 | 2,998.36 | 4,010.08 | 813.13 | 2,647.10 | 742.11 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 370.30 | 1,254.72 | 1,126.01 | 862.61 | 641.85 | 456.30 | 897.12 | 196.85 |
| Less than 50% low wage | 233.28 | 499.38 | 460.94 | 518.29 | 477.84 | 618.39 | 329.77 | 333.29 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2(2009) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 3,474 | 2,986 | 3,767 | 4,124 | 3,921 | 3,242 | 3,630 | 3,445 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2,369 | . | . | . | . | . | 1,738 | 2,816 |
| Mining and manufacturing | 2,947 | 2,236 | 3,026 | 3,369 | 3,326 | 2,732 | 3,133 | 2,927 |
| Construction | 3,545 | 2,560 | 3,943 | 4,279 | 3,579 | 2,842 | 3,410 | 3,678 |
| Utilities and transp. | 3,191 | 2,756 | 3,588 | 3,597 | 3,886 | 3,070 | 3,449 | 3,172 |
| Wholesale trade | 3,256 | 2,992 | 2,864 | 3,750 | 3,917 | 2,840 | 3,354 | 3,233 |
| Fin. svcs. and real estate | 3,490 | 4,254 | 4,152 | 4,539 | 4,013 | 3,207 | 4,504 | 3,368 |
| Retail trade | 3,608 | 3,168 | 4,090 | 5,489 | 4,424 | 3,296 | 4,226 | 3,502 |
| Professional services | 3,552 | 3,161 | 4,097 | 4,406 | 4,269 | 3,183 | 3,862 | 3,499 |
| Other services | 4,233 | 2,825 | 3,893 | 4,165 | 4,182 | 4,478 | 3,393 | 4,437 |
| Ownership | | | | | | | | |
| For profit, incorporated | 3,431 | 3,028 | 3,861 | 4,150 | 3,928 | 3,163 | 3,717 | 3,378 |
| For profit, unincorporated | 3,897 | 3,294 | 3,796 | 4,606 | 4,297 | 3,730 | 3,721 | 3,945 |
| Nonprofit | 3,350 | 1,825 | 2,724 | 3,441 | 3,670 | 3,308 | 2,684 | 3,421 |
| Age of firm | | | | | | | | |
| Less than 5 years | 3,989 | 3,322 | 3,971 | 5,115 | 4,334 | 3,336 * | 3,891 | 4,091 |
| 5-9 years | 4,115 | 2,653 | 4,090 | 4,531 | 5,105 | 3,910 | 3,673 | 4,498 |
| 10-19 years | 4,054 | 3,426 | 3,990 | 4,264 | 4,615 | 3,803 | 3,710 | 4,263 |
| 20 or more years | 3,353 | 2,773 | 3,554 | 3,959 | 3,709 | 3,199 | 3,546 | 3,331 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 3,345 | 2,561 | 3,832 | 4,218 | 3,953 | 3,207 | 4,195 | 3,332 |
| 1 location only | 3,802 | 2,990 | 3,762 | 4,101 | 3,877 | 4,507 | 3,587 | 4,029 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3,473 | 2,317 * | 4,007 | 3,670 | 3,750 | 3,702 | 2,927 | 3,743 |
| 25-49 % | 3,565 | 2,423 | 2,071 | 5,431 | 4,516 | 3,231 | 2,776 | 3,732 |
| 50-74 % | 3,587 | 3,313 | 3,764 | 4,337 | 3,828 | 3,491 | 3,660 | 3,575 |
| 75% or more | 3,457 | 2,987 | 3,825 | 4,084 | 3,906 | 3,202 | 3,673 | 3,417 |
| Union presence | | | | | | | | |
| No union employees | 3,813 | 3,164 | 3,866 | 4,363 | 4,219 | 3,556 | 3,793 | 3,818 |
| Has union employees | 2,586 | 1,112 * | 2,633 | 2,262 | 2,505 | 2,649 | 1,923 | 2,629 |
| Unknown | 3,359 | 1,319 * | 6,100 | 4,349 | 3,073 | 3,347 | 4,356 | 3,339 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 3,564 | 2,420 | 3,304 | 4,909 | 4,374 | 3,347 | 3,151 | 3,620 |
| Less than 50% low wage | 3,461 | 3,070 | 3,807 | 4,060 | 3,865 | 3,225 | 3,679 | 3,419 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2(2009) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 43.60 | 115.77 | 139.21 | 94.16 | 51.63 | 68.38 | 60.11 | 57.12 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 228.16 | . | . | . | . | . | 433.45 | 251.05 |
| Mining and manufacturing | 63.15 | 400.23 | 251.32 | 209.15 | 175.29 | 89.22 | 218.84 | 54.95 |
| Construction | 192.50 | 270.28 | 476.59 | 393.08 | 677.10 | 261.64 | 179.77 | 366.81 |
| Utilities and transp. | 236.36 | 486.52 | 974.74 | 650.24 | 388.98 | 295.73 | 571.49 | 261.16 |
| Wholesale trade | 112.62 | 536.48 | 622.61 | 251.03 | 120.27 | 175.97 | 248.84 | 129.45 |
| Fin. svcs. and real estate | 84.22 | 451.90 | 843.84 | 281.18 | 270.81 | 102.86 | 184.47 | 76.56 |
| Retail trade | 115.44 | 576.98 | 409.88 | 352.82 | 520.24 | 106.28 | 273.79 | 103.75 |
| Professional services | 81.02 | 242.46 | 391.96 | 176.31 | 198.93 | 109.48 | 189.96 | 109.17 |
| Other services | 133.04 | 357.04 | 353.06 | 259.49 | 175.16 | 199.40 | 112.83 | 160.64 |
| Ownership | | | | | | | | |
| For profit, incorporated | 48.38 | 136.63 | 207.39 | 120.38 | 123.35 | 66.00 | 94.00 | 61.24 |
| For profit, unincorporated | 188.72 | 175.75 | 376.90 | 318.75 | 423.61 | 323.85 | 254.69 | 265.82 |
| Nonprofit | 132.42 | 279.46 | 443.93 | 164.43 | 160.84 | 202.26 | 268.03 | 144.64 |
| Age of firm | | | | | | | | |
| Less than 5 years | 272.35 | 469.96 | 432.15 | 562.61 | 708.53 | 1,013.81 * | 400.54 | 338.04 |
| 5-9 years | 237.51 | 441.81 | 299.43 | 302.56 | 479.10 | 570.84 | 242.27 | 376.62 |
| 10-19 years | 102.54 | 253.54 | 287.99 | 178.00 | 233.04 | 216.99 | 177.41 | 205.23 |
| 20 or more years | 48.53 | 220.05 | 297.32 | 111.15 | 81.35 | 73.53 | 97.70 | 58.24 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 60.76 | 523.35 | 459.23 | 191.77 | 90.38 | 70.06 | 255.59 | 61.01 |
| 1 location only | 52.61 | 114.32 | 140.91 | 86.36 | 163.32 | 530.93 | 61.59 | 119.83 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 290.04 | 781.60 * | 814.11 | 553.87 | 348.16 | 221.04 | 587.03 | 201.97 |
| 25-49 % | 233.09 | 558.27 | 419.56 | 527.95 | 395.53 | 260.75 | 291.55 | 293.67 |
| 50-74 % | 125.33 | 403.71 | 510.92 | 441.46 | 314.53 | 195.81 | 267.56 | 167.50 |
| 75% or more | 51.68 | 144.47 | 140.74 | 110.04 | 62.59 | 74.46 | 61.97 | 64.42 |
| Union presence | | | | | | | | |
| No union employees | 39.06 | 112.98 | 132.24 | 95.06 | 68.71 | 74.74 | 65.54 | 58.35 |
| Has union employees | 102.35 | 744.79 * | 749.81 | 295.49 | 285.90 | 95.12 | 456.03 | 107.25 |
| Unknown | 99.12 | 898.54 * | 961.56 | 789.92 | 439.20 | 106.09 | 398.79 | 102.34 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 121.24 | 339.41 | 244.70 | 326.32 | 232.22 | 168.26 | 154.22 | 130.20 |
| Less than 50% low wage | 42.47 | 137.12 | 148.09 | 91.78 | 55.62 | 67.17 | 74.13 | 57.77 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.a(2009) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 3,736 | 3,198 | 4,120 | 4,396 | 3,830 | 3,520 | 3,985 | 3,675 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2,122 * | . | . | . | . | . | 2,910 * | 1,008 * |
| Mining and manufacturing | 3,697 | 2,068 * | 3,551 | 3,817 | 4,274 | 3,436 | 3,378 | 3,752 |
| Construction | 3,817 | 3,827 | 3,861 | 5,457 | 1,706 * | 3,701 | 3,907 | 3,660 |
| Utilities and transp. | 4,332 | 1,816 * | 6,200 | 4,176 | 2,964 * | 4,769 | 4,388 * | 4,325 |
| Wholesale trade | 3,245 | 3,091 | 3,813 | 2,797 | 3,622 | 3,070 | 3,503 | 3,145 |
| Fin. svcs. and real estate | 4,049 | 4,614 | 4,563 | 4,400 | 3,932 | 3,951 | 4,879 | 3,901 |
| Retail trade | 4,393 | 3,137 * | 4,155 | 5,463 | 5,262 | 3,877 | 4,331 | 4,425 |
| Professional services | 3,335 | 2,846 | 5,129 | 4,528 | 3,734 | 2,918 | 4,619 | 3,149 |
| Other services | 4,368 | 2,824 | 3,263 | 5,125 | 4,551 | 4,582 | 3,160 | 4,745 |
| Ownership | | | | | | | | |
| For profit, incorporated | 3,799 | 3,059 | 4,207 | 4,539 | 3,909 | 3,531 | 4,043 | 3,728 |
| For profit, unincorporated | 4,219 | 4,249 | 3,735 | 3,892 | 4,488 | 4,288 | 3,894 | 4,317 |
| Nonprofit | 3,178 | 1,506 * | 3,693 | 3,819 | 3,443 | 2,986 | 3,484 | 3,155 |
| Age of firm | | | | | | | | |
| Less than 5 years | 4,486 | 3,397 | 2,851 | 5,795 | 5,905 | 5,987 * | 4,074 | 5,209 |
| 5-9 years | 4,104 | 3,293 | 5,186 | 4,183 | 4,039 | 4,131 | 4,317 | 3,905 |
| 10-19 years | 4,140 | 2,459 | 4,738 | 5,026 | 4,564 | 3,462 | 3,889 | 4,307 |
| 20 or more years | 3,630 | 3,463 | 3,773 | 4,141 | 3,698 | 3,496 | 3,931 | 3,582 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 3,593 | 4,836 * | 4,382 | 4,569 | 3,816 | 3,486 | 5,409 | 3,556 |
| 1 location only | 3,981 | 3,195 | 4,100 | 4,357 | 3,845 | 4,691 | 3,888 | 4,076 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 4,191 | 2,298 * | 4,617 | 4,560 | 5,046 | 4,283 | 3,249 | 4,902 |
| 25-49 % | 4,133 | 3,890 * | 2,092 * | 4,927 | 4,212 | 4,208 | 3,196 * | 4,406 |
| 50-74 % | 3,640 | 3,145 | 5,147 | 4,196 | 4,474 | 3,277 | 3,969 | 3,561 |
| 75% or more | 3,731 | 3,196 | 4,071 | 4,392 | 3,741 | 3,532 | 4,032 | 3,657 |
| Union presence | | | | | | | | |
| No union employees | 4,135 | 3,331 | 4,243 | 4,577 | 4,290 | 3,989 | 4,144 | 4,132 |
| Has union employees | 2,595 | 935 * | 2,667 * | 2,891 | 1,814 | 2,744 | 1,927 | 2,645 |
| Unknown | 3,904 | 878 * | 9,373 | 5,510 | 3,905 | 3,778 | 6,217 | 3,808 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 4,199 | 3,663 | 3,602 | 4,959 | 4,055 | 4,262 | 3,811 | 4,292 |
| Less than 50% low wage | 3,677 | 3,107 | 4,171 | 4,341 | 3,793 | 3,432 | 4,007 | 3,595 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.a(2009) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 93.38 | 258.90 | 296.98 | 186.09 | 211.63 | 153.47 | 171.70 | 117.57 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 685.61 * | . | . | . | . | . | 885.92 * | 391.87 * |
| Mining and manufacturing | 217.20 | 666.07 * | 588.55 | 348.97 | 438.14 | 379.69 | 405.58 | 261.81 |
| Construction | 538.24 | 457.60 | 831.87 | 1,092.77 | 1,441.42 * | 911.49 | 439.77 | 980.63 |
| Utilities and transp. | 748.08 | 1,674.62 * | 1,663.76 | 928.45 | 1,061.60 * | 916.13 | 1,578.39 * | 758.60 |
| Wholesale trade | 292.15 | 738.43 | 1,017.91 | 677.02 | 441.14 | 532.72 | 376.39 | 306.67 |
| Fin. svcs. and real estate | 129.51 | 1,011.68 | 963.51 | 983.96 | 349.72 | 198.30 | 599.22 | 133.55 |
| Retail trade | 111.01 | 1,808.37 * | 652.94 | 481.67 | 526.51 | 198.61 | 407.33 | 152.81 |
| Professional services | 123.00 | 463.62 | 866.29 | 285.15 | 411.46 | 173.61 | 417.65 | 153.15 |
| Other services | 195.79 | 747.22 | 468.29 | 714.47 | 369.75 | 316.42 | 463.55 | 287.41 |
| Ownership | | | | | | | | |
| For profit, incorporated | 70.22 | 297.60 | 388.96 | 258.76 | 279.97 | 160.73 | 187.69 | 85.12 |
| For profit, unincorporated | 296.57 | 566.48 | 523.41 | 575.91 | 559.59 | 496.09 | 445.88 | 387.56 |
| Nonprofit | 161.37 | 593.20 * | 1,032.42 | 867.36 | 468.57 | 279.66 | 633.67 | 199.39 |
| Age of firm | | | | | | | | |
| Less than 5 years | 512.62 | 495.12 | 557.25 | 1,081.45 | 1,770.44 | 1,945.20 * | 200.27 | 1,098.87 |
| 5-9 years | 331.24 | 866.20 | 746.01 | 491.30 | 768.25 | 853.35 | 356.40 | 509.22 |
| 10-19 years | 210.19 | 468.00 | 487.29 | 464.09 | 463.17 | 348.18 | 312.91 | 271.46 |
| 20 or more years | 119.53 | 639.29 | 455.28 | 154.20 | 253.82 | 166.67 | 221.36 | 128.79 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 139.84 | 1,453.49 * | 791.11 | 453.54 | 165.26 | 156.42 | 587.10 | 139.35 |
| 1 location only | 174.92 | 259.11 | 324.18 | 181.51 | 402.83 | 718.15 | 184.59 | 259.30 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 424.15 | 965.17 * | 1,328.61 | 926.00 | 893.83 | 577.77 | 869.14 | 311.52 |
| 25-49 % | 532.50 | 1,696.82 * | 1,483.90 * | 972.94 | 763.05 | 493.17 | 1,178.48 * | 437.02 |
| 50-74 % | 190.41 | 696.73 | 907.54 | 655.92 | 480.90 | 138.40 | 592.24 | 194.33 |
| 75% or more | 114.46 | 338.81 | 353.44 | 246.47 | 232.21 | 177.42 | 192.39 | 143.94 |
| Union presence | | | | | | | | |
| No union employees | 103.42 | 270.71 | 305.53 | 247.81 | 109.59 | 201.25 | 178.44 | 127.62 |
| Has union employees | 206.94 | 310.81 * | 996.37 * | 631.20 | 486.32 | 175.57 | 376.35 | 212.20 |
| Unknown | 136.42 | 281.90 * | 2,434.58 | 1,096.65 | 1,144.06 | 197.09 | 1,428.89 | 156.32 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 222.66 | 913.54 | 609.82 | 530.29 | 553.31 | 248.83 | 766.31 | 245.69 |
| Less than 50% low wage | 105.58 | 281.40 | 304.36 | 202.07 | 207.44 | 170.62 | 161.78 | 129.77 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.b(2009) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 3,404 | 2,946 | 3,766 | 4,036 | 3,886 | 3,188 | 3,589 | 3,377 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2,685 | . | . | . | . | . | 2,041 * | 2,934 |
| Mining and manufacturing | 2,796 | 2,730 | 2,801 | 3,184 | 3,076 | 2,642 | 3,166 | 2,763 |
| Construction | 3,553 | 2,014 | 4,122 | 4,232 | 4,134 | 2,775 | 3,252 | 3,771 |
| Utilities and transp. | 3,027 | 2,046 * | 2,876 * | 3,315 | 4,114 | 2,910 | 2,974 | 3,031 |
| Wholesale trade | 3,193 | 3,411 * | 2,718 | 4,190 | 4,037 | 2,609 | 3,568 | 3,124 |
| Fin. svcs. and real estate | 3,314 | 4,396 | 4,144 | 4,471 | 3,808 | 3,051 | 4,386 | 3,220 |
| Retail trade | 3,496 | 3,818 | 4,168 | 5,668 | 4,110 | 3,243 | 4,498 | 3,379 |
| Professional services | 3,615 | 3,168 | 4,016 | 4,304 | 4,371 | 3,284 | 3,726 | 3,597 |
| Other services | 4,226 | 2,666 | 4,036 | 3,827 | 3,957 | 4,525 | 3,394 | 4,397 |
| Ownership | | | | | | | | |
| For profit, incorporated | 3,359 | 3,157 | 3,835 | 4,020 | 3,894 | 3,120 | 3,728 | 3,306 |
| For profit, unincorporated | 3,726 | 2,783 | 4,042 | 4,825 | 4,059 | 3,488 | 3,644 | 3,745 |
| Nonprofit | 3,393 | 1,730 | 2,600 | 3,289 | 3,731 | 3,395 | 2,401 | 3,499 |
| Age of firm | | | | | | | | |
| Less than 5 years | 3,758 | 3,199 | 4,303 | 4,523 | 3,841 | 3,102 | 3,658 | 3,836 |
| 5-9 years | 4,218 | 2,502 | 3,916 | 4,913 | 5,312 | 3,789 | 3,589 | 4,698 |
| 10-19 years | 3,958 | 3,704 | 3,750 | 3,899 | 4,358 | 3,876 | 3,677 | 4,106 |
| 20 or more years | 3,294 | 2,578 | 3,644 | 3,937 | 3,690 | 3,145 | 3,538 | 3,273 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 3,283 | 2,623 | 4,092 | 4,095 | 3,922 | 3,154 | 4,049 | 3,273 |
| 1 location only | 3,779 | 2,949 | 3,746 | 4,022 | 3,833 | 4,483 | 3,551 | 3,997 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3,442 | 2,873 * | 4,656 | 3,106 * | 3,315 | 3,655 | 3,253 | 3,513 |
| 25-49 % | 3,375 | 1,579 * | 1,885 * | 5,877 | 4,497 | 3,025 | 2,532 | 3,521 |
| 50-74 % | 3,593 | 3,594 | 4,018 | 4,538 | 3,484 | 3,518 | 3,793 | 3,569 |
| 75% or more | 3,382 | 2,917 | 3,806 | 3,977 | 3,894 | 3,141 | 3,614 | 3,348 |
| Union presence | | | | | | | | |
| No union employees | 3,726 | 3,144 | 3,873 | 4,265 | 4,141 | 3,471 | 3,751 | 3,720 |
| Has union employees | 2,615 | 1,007 * | 2,715 * | 2,193 | 2,732 | 2,645 | 2,015 | 2,646 |
| Unknown | 3,248 | 1,470 * | 4,974 | 3,710 | 2,481 | 3,273 | 3,439 | 3,246 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 3,414 | 1,889 | 3,286 | 5,025 | 4,519 | 3,190 | 2,995 | 3,452 |
| Less than 50% low wage | 3,403 | 3,093 | 3,801 | 3,962 | 3,818 | 3,188 | 3,641 | 3,366 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.b(2009) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 43.55 | 160.16 | 148.90 | 87.25 | 82.48 | 67.05 | 85.01 | 53.46 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 377.80 | . | . | . | . | . | 730.78 * | 392.14 |
| Mining and manufacturing | 85.73 | 730.77 | 450.20 | 237.28 | 213.45 | 124.09 | 266.66 | 88.34 |
| Construction | 253.68 | 254.25 | 634.05 | 450.73 | 632.48 | 294.65 | 283.81 | 327.13 |
| Utilities and transp. | 172.28 | 756.55 * | 1,020.69 * | 826.13 | 387.58 | 190.57 | 470.66 | 183.21 |
| Wholesale trade | 95.17 | 1,152.09 * | 546.56 | 233.92 | 183.60 | 121.53 | 324.49 | 122.27 |
| Fin. svcs. and real estate | 81.25 | 804.11 | 933.77 | 334.16 | 347.33 | 97.27 | 375.26 | 78.78 |
| Retail trade | 120.48 | 757.16 | 523.65 | 441.75 | 625.34 | 108.55 | 369.97 | 109.59 |
| Professional services | 94.69 | 291.55 | 413.16 | 212.21 | 193.97 | 117.70 | 178.49 | 117.51 |
| Other services | 173.82 | 283.61 | 367.39 | 414.92 | 229.21 | 237.56 | 195.79 | 215.70 |
| Ownership | | | | | | | | |
| For profit, incorporated | 51.44 | 262.47 | 244.54 | 104.83 | 164.44 | 66.45 | 130.23 | 60.71 |
| For profit, unincorporated | 169.29 | 271.23 | 584.78 | 474.45 | 383.41 | 272.19 | 410.45 | 220.74 |
| Nonprofit | 175.60 | 502.18 | 415.20 | 283.42 | 156.35 | 271.26 | 409.08 | 195.26 |
| Age of firm | | | | | | | | |
| Less than 5 years | 317.07 | 489.90 | 737.44 | 509.77 | 808.82 | 852.01 | 519.49 | 447.53 |
| 5-9 years | 381.74 | 484.74 | 416.03 | 441.30 | 608.82 | 632.28 | 353.17 | 554.44 |
| 10-19 years | 108.49 | 255.06 | 288.56 | 154.17 | 223.49 | 271.91 | 171.59 | 228.14 |
| 20 or more years | 46.96 | 211.55 | 327.13 | 116.89 | 119.08 | 70.95 | 145.23 | 56.05 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 59.84 | 711.88 | 627.07 | 184.64 | 103.62 | 68.53 | 400.27 | 58.96 |
| 1 location only | 79.62 | 158.46 | 152.71 | 88.78 | 187.00 | 591.48 | 88.92 | 145.14 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 376.90 | 1,096.72 * | 1,344.74 | 1,105.52 * | 480.21 | 256.53 | 823.39 | 215.86 |
| 25-49 % | 231.63 | 698.24 * | 679.25 * | 849.81 | 554.53 | 187.64 | 316.58 | 260.31 |
| 50-74 % | 150.21 | 589.76 | 1,029.35 | 688.41 | 394.33 | 227.99 | 356.59 | 196.21 |
| 75% or more | 47.28 | 186.67 | 127.60 | 91.34 | 88.31 | 64.84 | 91.21 | 51.95 |
| Union presence | | | | | | | | |
| No union employees | 41.37 | 157.71 | 142.27 | 84.87 | 97.57 | 75.68 | 94.66 | 60.02 |
| Has union employees | 107.58 | 439.82 * | 850.95 * | 276.79 | 239.56 | 108.43 | 486.30 | 114.28 |
| Unknown | 119.01 | 900.37 * | 1,427.46 | 713.18 | 517.57 | 122.54 | 661.07 | 123.95 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 131.57 | 394.78 | 538.33 | 401.30 | 309.16 | 163.37 | 258.69 | 139.31 |
| Less than 50% low wage | 39.16 | 168.27 | 158.07 | 92.59 | 90.88 | 63.04 | 91.42 | 48.36 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.c(2009) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------------|--------------------|--------------------|----------------------|------------------------------|------------------------------|-------------------------|
| United States | 3,518 | 2,812 | 3,052 | 3,928 | 4,791 | 3,156 | 3,153 | 3,776 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1,159 * | . | . | . | . | . | 937 * | 3,144 * |
| Mining and manufacturing | 2,747 | . | . | . | . | . | 2,129 | 2,914 |
| Construction | 2,617 | . | . | . | . | . | 2,952 | 1,432 * |
| Utilities and transp. | 3,514 | . | . | . | . | . | 5,223 | 2,599 |
| Wholesale trade | 3,905 | . | . | . | . | . | 2,346 | 5,034 |
| Fin. svcs. and real estate | 4,481 | . | . | . | . | . | 4,308 | 4,651 |
| Retail trade | 3,700 | . | . | . | . | . | 2,798 | 4,511 |
| Professional services | 3,684 | . | . | . | . | . | 3,345 | 3,881 |
| Other services | 3,793 | . | . | . | . | . | 3,976 | 3,684 |
| Ownership | | | | | | | | |
| For profit, incorporated | 3,209 | . | . | . | . | . | 2,997 | 3,363 |
| For profit, unincorporated | 4,842 | . | . | . | . | . | 3,798 | 5,846 |
| Nonprofit | 3,699 | . | . | . | . | . | 3,109 | 3,910 |
| Age of firm | | | | | | | | |
| Less than 5 years | 4,559 | . | . | . | . | . | 4,437 | 4,898 |
| 5-9 years | 3,273 | . | . | . | . | . | 2,807 | 4,263 |
| 10-19 years | 4,679 | . | . | . | . | . | 3,528 | 6,552 |
| 20 or more years | 3,199 | . | . | . | . | . | 2,806 | 3,376 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 3,588 | . | . | . | . | . | 2,559 | 3,641 |
| 1 location only | 3,452 | . | . | . | . | . | 3,189 | 4,267 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2,169 | . | . | . | . | . | 1,183 * | 3,808 |
| 25-49 % | 4,249 | . | . | . | . | . | 3,225 | 4,948 |
| 50-74 % | 3,321 | . | . | . | . | . | 2,847 | 3,797 |
| 75% or more | 3,547 | . | . | . | . | . | 3,262 | 3,735 |
| Union presence | | | | | | | | |
| No union employees | 3,843 | . | . | . | . | . | 3,323 | 4,311 |
| Has union employees | 1,867 * | . | . | . | . | . | 1,498 * | 1,994 * |
| Unknown | 3,732 | . | . | . | . | . | 4,145 | 3,690 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 3,638 | . | . | . | . | . | 2,437 | 4,415 |
| Less than 50% low wage | 3,502 | . | . | . | . | . | 3,241 | 3,689 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.c(2009) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 157.48 | 360.11 | 385.94 | 316.30 | 276.91 | 308.15 | 274.73 | 185.71 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 696.98 * | . | . | . | . | . | 731.16 * | 1,191.77 * |
| Mining and manufacturing | 449.22 | . | . | . | . | . | 629.77 | 485.10 |
| Construction | 607.55 | . | . | . | . | . | 658.87 | 781.98 * |
| Utilities and transp. | 856.79 | . | . | . | . | . | 1,185.51 | 498.00 |
| Wholesale trade | 547.70 | . | . | . | . | . | 568.74 | 795.64 |
| Fin. svcs. and real estate | 698.74 | . | . | . | . | . | 1,082.86 | 442.56 |
| Retail trade | 536.39 | . | . | . | . | . | 779.38 | 533.60 |
| Professional services | 286.85 | . | . | . | . | . | 512.31 | 421.93 |
| Other services | 422.80 | . | . | . | . | . | 588.95 | 512.55 |
| Ownership | | | | | | | | |
| For profit, incorporated | 203.70 | . | . | . | . | . | 349.01 | 267.67 |
| For profit, unincorporated | 382.55 | . | . | . | . | . | 556.59 | 820.71 |
| Nonprofit | 439.76 | . | . | . | . | . | 598.01 | 441.12 |
| Age of firm | | | | | | | | |
| Less than 5 years | 755.61 | . | . | . | . | . | 948.34 | 1,387.79 |
| 5-9 years | 656.52 | . | . | . | . | . | 675.91 | 773.00 |
| 10-19 years | 323.71 | . | . | . | . | . | 343.73 | 813.22 |
| 20 or more years | 201.61 | . | . | . | . | . | 371.46 | 175.14 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 192.63 | . | . | . | . | . | 385.71 | 197.53 |
| 1 location only | 263.10 | . | . | . | . | . | 297.94 | 558.21 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 508.62 | . | . | . | . | . | 796.72 * | 757.11 |
| 25-49 % | 408.37 | . | . | . | . | . | 819.15 | 566.78 |
| 50-74 % | 285.46 | . | . | . | . | . | 387.21 | 303.54 |
| 75% or more | 171.41 | . | . | . | . | . | 319.93 | 204.45 |
| Union presence | | | | | | | | |
| No union employees | 157.46 | . | . | . | . | . | 277.02 | 240.16 |
| Has union employees | 613.09 * | . | . | . | . | . | 1,237.47 * | 926.69 * |
| Unknown | 488.03 | . | . | . | . | . | 1,100.10 | 533.42 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 335.46 | . | . | . | . | . | 483.13 | 322.92 |
| Less than 50% low wage | 165.25 | . | . | . | . | . | 359.07 | 214.37 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3(2009) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 26.7% | 24.8% | 31.7% | 33.4% | 30.0% | 24.3% | 30.1% | 26.1% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 23.0% | . | . | . | . | . | 18.8% | 25.4% |
| Mining and manufacturing | 23.4% | 19.2% | 27.5% | 27.6% | 27.3% | 21.1% | 27.3% | 23.0% |
| Construction | 30.0% | 22.1% | 33.5% | 36.4% | 30.9% | 22.5% | 29.5% | 30.5% |
| Utilities and transp. | 24.1% | 22.1% | 29.1% | 26.6% | 29.4% | 23.1% | 27.4% | 23.9% |
| Wholesale trade | 25.5% | 22.0% | 23.2% | 31.4% | 32.0% | 21.4% | 26.0% | 25.4% |
| Fin. svs. and real estate | 26.4% | 32.5% | 35.1% | 36.0% | 28.6% | 24.3% | 35.5% | 25.4% |
| Retail trade | 30.7% | 28.9% | 35.0% | 47.3% | 38.0% | 27.9% | 37.2% | 29.7% |
| Professional services | 25.4% | 26.0% | 33.2% | 35.0% | 30.6% | 21.9% | 31.2% | 24.5% |
| Other services | 33.5% | 23.8% | 32.8% | 32.6% | 30.5% | 35.8% | 28.3% | 34.7% |
| Ownership | | | | | | | | |
| For profit, incorporated | 27.0% | 25.1% | 32.3% | 34.3% | 31.1% | 24.4% | 30.9% | 26.3% |
| For profit, unincorporated | 29.6% | 27.9% | 34.1% | 38.3% | 31.0% | 27.4% | 32.1% | 29.1% |
| Nonprofit | 22.8% | 14.6% | 21.1% | 24.3% | 25.8% | 21.8% | 20.7% | 23.0% |
| Age of firm | | | | | | | | |
| Less than 5 years | 33.0% | 27.8% | 34.7% | 40.8% | 39.0% | 25.8% * | 32.3% | 33.8% |
| 5-9 years | 33.6% | 23.3% | 36.8% | 37.0% | 39.6% | 29.9% | 32.2% | 34.7% |
| 10-19 years | 32.3% | 28.5% | 34.2% | 35.7% | 34.4% | 29.3% | 31.2% | 32.9% |
| 20 or more years | 25.5% | 22.6% | 29.0% | 31.9% | 28.3% | 24.0% | 28.9% | 25.1% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 25.2% | 17.9% | 27.8% | 32.8% | 29.4% | 24.2% | 31.7% | 25.1% |
| 1 location only | 30.7% | 24.9% | 32.0% | 33.6% | 30.8% | 29.4% | 30.0% | 31.4% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 31.2% | 22.6% * | 35.8% | 31.5% | 30.4% | 34.4% | 27.2% | 33.1% |
| 25-49 % | 28.5% | 20.1% | 18.4% | 44.2% | 35.5% | 25.5% | 23.7% | 29.4% |
| 50-74 % | 27.5% | 26.9% | 33.1% | 36.2% | 29.2% | 26.2% | 30.9% | 27.0% |
| 75% or more | 26.5% | 24.8% | 31.9% | 33.0% | 29.8% | 24.0% | 30.4% | 25.8% |
| Union presence | | | | | | | | |
| No union employees | 29.9% | 26.4% | 32.5% | 35.2% | 32.4% | 27.4% | 31.4% | 29.5% |
| Has union employees | 18.8% | 9.1% * | 21.9% * | 18.4% | 18.6% | 18.9% | 16.1% | 18.9% |
| Unknown | 25.8% | 9.6% * | 54.1% | 43.7% | 24.4% | 25.6% | 39.9% | 25.6% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 30.2% | 22.9% | 29.6% | 42.2% | 36.9% | 28.0% | 29.1% | 30.3% |
| Less than 50% low wage | 26.2% | 25.0% | 31.8% | 32.8% | 29.2% | 23.8% | 30.2% | 25.5% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3(2009) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.33% | 0.83% | 0.97% | 0.92% | 0.68% | 0.49% | 0.59% | 0.41% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.05% | . | . | . | . | . | 4.26% | 1.92% |
| Mining and manufacturing | 0.58% | 3.76% | 1.56% | 1.95% | 1.69% | 0.85% | 2.08% | 0.57% |
| Construction | 1.62% | 2.47% | 4.07% | 3.81% | 4.93% | 1.84% | 1.88% | 2.70% |
| Utilities and transp. | 1.83% | 4.00% | 8.41% | 4.79% | 3.71% | 2.33% | 4.09% | 1.99% |
| Wholesale trade | 0.85% | 3.24% | 5.15% | 1.88% | 1.29% | 1.26% | 1.72% | 1.04% |
| Fin. svcs. and real estate | 0.81% | 2.98% | 4.88% | 2.77% | 1.84% | 0.82% | 1.58% | 0.75% |
| Retail trade | 1.00% | 3.88% | 3.28% | 3.45% | 4.85% | 0.95% | 1.91% | 0.98% |
| Professional services | 0.54% | 1.97% | 2.64% | 1.88% | 1.53% | 0.72% | 1.56% | 0.65% |
| Other services | 1.27% | 2.54% | 2.69% | 2.16% | 1.80% | 1.79% | 0.40% | 1.52% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.36% | 1.04% | 1.62% | 0.98% | 1.27% | 0.46% | 0.87% | 0.46% |
| For profit, unincorporated | 1.52% | 1.08% | 3.40% | 2.88% | 3.22% | 2.31% | 2.47% | 1.96% |
| Nonprofit | 0.84% | 2.50% | 2.70% | 1.74% | 1.41% | 1.40% | 1.86% | 0.94% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.31% | 3.63% | 4.35% | 4.48% | 3.89% | 8.20% * | 3.32% | 2.85% |
| 5-9 years | 1.95% | 4.38% | 2.63% | 3.55% | 2.66% | 4.07% | 2.54% | 2.68% |
| 10-19 years | 1.00% | 1.99% | 2.19% | 2.10% | 2.38% | 1.51% | 1.37% | 1.40% |
| 20 or more years | 0.36% | 1.58% | 2.28% | 1.06% | 0.87% | 0.52% | 0.91% | 0.43% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.43% | 5.35% | 2.76% | 1.58% | 0.79% | 0.49% | 1.77% | 0.43% |
| 1 location only | 0.54% | 0.81% | 0.96% | 0.88% | 1.44% | 2.96% | 0.58% | 1.09% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.40% | 7.24% * | 8.62% | 4.37% | 3.90% | 1.91% | 5.21% | 1.47% |
| 25-49 % | 1.89% | 4.13% | 3.81% | 3.83% | 3.72% | 2.04% | 2.50% | 2.22% |
| 50-74 % | 0.98% | 3.46% | 4.09% | 3.14% | 2.56% | 1.46% | 2.35% | 1.32% |
| 75% or more | 0.40% | 1.17% | 1.00% | 1.06% | 0.78% | 0.56% | 0.73% | 0.49% |
| Union presence | | | | | | | | |
| No union employees | 0.32% | 0.83% | 1.10% | 1.05% | 0.75% | 0.57% | 0.67% | 0.45% |
| Has union employees | 0.75% | 5.15% * | 6.79% * | 2.48% | 1.85% | 0.72% | 3.97% | 0.77% |
| Unknown | 0.97% | 6.83% * | 8.26% | 8.48% | 3.59% | 1.03% | 5.07% | 0.98% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.97% | 3.09% | 2.91% | 2.78% | 2.01% | 1.35% | 1.69% | 1.06% |
| Less than 50% low wage | 0.31% | 0.98% | 0.93% | 1.02% | 0.68% | 0.45% | 0.73% | 0.40% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.a(2009) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 28.5% | 26.4% | 34.3% | 36.4% | 30.1% | 25.4% | 33.0% | 27.5% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 22.3% | . | . | . | . | . | 28.0% | 12.2% * |
| Mining and manufacturing | 29.2% | 15.9% * | 33.1% | 31.2% | 34.3% | 26.1% | 28.2% | 29.4% |
| Construction | 34.2% | 34.0% | 31.4% | 50.3% | 16.7% * | 32.8% | 34.0% | 34.4% |
| Utilities and transp. | 31.4% | 15.3% * | 57.8% | 27.4% | 26.8% | 33.1% | 36.8% | 30.9% |
| Wholesale trade | 28.0% | 24.1% | 31.0% | 27.5% | 32.6% | 23.1% | 27.8% | 28.0% |
| Fin. svcs. and real estate | 30.3% | 36.4% | 43.7% | 34.3% | 26.8% | 29.6% | 40.2% | 28.8% |
| Retail trade | 36.4% | 31.4% * | 36.0% | 49.6% | 43.6% | 29.2% | 40.0% | 34.9% |
| Professional services | 23.8% | 23.3% | 38.3% | 35.9% | 27.9% | 19.9% | 36.1% | 22.1% |
| Other services | 34.3% | 22.3% | 28.2% | 40.7% | 33.8% | 36.0% | 26.0% | 36.8% |
| Ownership | | | | | | | | |
| For profit, incorporated | 30.1% | 25.7% | 34.7% | 38.6% | 32.5% | 26.4% | 33.7% | 29.0% |
| For profit, unincorporated | 31.6% | 34.2% | 38.4% | 32.6% | 32.5% | 30.2% | 34.0% | 31.0% |
| Nonprofit | 21.5% | 10.8% * | 24.0% | 26.5% | 24.3% | 19.8% | 24.4% | 21.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 37.7% | 30.3% | 25.7% | 47.4% | 52.9% | 39.6% | 35.9% | 40.6% |
| 5-9 years | 34.8% | 27.5% | 51.7% | 39.7% | 31.5% | 30.2% | 40.0% | 30.8% |
| 10-19 years | 33.1% | 20.3% | 37.1% | 41.6% | 37.1% | 26.6% | 31.4% | 34.3% |
| 20 or more years | 27.2% | 28.0% | 31.0% | 33.6% | 28.9% | 25.2% | 31.9% | 26.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 26.3% | 38.9% * | 32.1% | 35.3% | 28.9% | 25.3% | 39.5% | 26.0% |
| 1 location only | 32.7% | 26.4% | 34.5% | 36.7% | 31.4% | 29.8% | 32.5% | 32.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 36.1% | 19.4% * | 49.5% | 42.8% | 37.0% | 36.4% | 30.8% * | 39.4% |
| 25-49 % | 29.9% | 28.7% * | 19.0% * | 39.1% | 28.5% | 29.6% | 26.0% | 30.9% |
| 50-74 % | 27.0% | 25.7% | 41.8% | 36.0% | 34.7% | 23.0% | 32.0% | 25.9% |
| 75% or more | 28.6% | 26.6% | 33.7% | 36.3% | 29.6% | 25.6% | 33.5% | 27.5% |
| Union presence | | | | | | | | |
| No union employees | 32.3% | 27.5% | 35.7% | 37.5% | 33.5% | 29.6% | 34.2% | 31.7% |
| Has union employees | 18.6% | 7.8% * | 20.5% * | 25.3% | 15.1% * | 18.7% | 16.2% | 18.8% |
| Unknown | 29.7% | 7.4% * | 80.2% | 50.4% | 27.3% * | 28.7% | 58.5% | 28.7% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 34.4% | 32.2% | 38.1% | 44.0% | 35.9% | 31.7% | 35.5% | 34.1% |
| Less than 50% low wage | 27.8% | 25.4% | 34.0% | 35.7% | 29.3% | 24.7% | 32.8% | 26.7% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.a(2009) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.76% | 2.00% | 2.90% | 2.18% | 1.83% | 1.15% | 1.52% | 0.92% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 6.07% | . | . | . | . | . | 8.39% | 3.96% * |
| Mining and manufacturing | 1.71% | 5.23% * | 6.08% | 2.42% | 3.74% | 3.15% | 3.68% | 2.30% |
| Construction | 4.91% | 5.13% | 6.79% | 5.42% | 10.38% * | 7.99% | 4.27% | 7.73% |
| Utilities and transp. | 5.36% | 10.08% * | 12.36% | 7.90% | 6.87% | 6.49% | 10.43% | 5.37% |
| Wholesale trade | 2.36% | 5.04% | 8.29% | 6.03% | 4.52% | 3.33% | 2.72% | 2.60% |
| Fin. svcs. and real estate | 1.18% | 7.71% | 6.86% | 8.36% | 2.97% | 1.55% | 5.93% | 1.09% |
| Retail trade | 0.90% | 9.61% * | 5.65% | 5.02% | 3.26% | 1.18% | 2.44% | 1.25% |
| Professional services | 0.87% | 3.40% | 5.15% | 2.26% | 3.16% | 1.15% | 3.33% | 1.06% |
| Other services | 2.01% | 5.83% | 5.29% | 5.21% | 4.16% | 2.23% | 3.42% | 2.66% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.59% | 2.39% | 3.54% | 2.53% | 2.46% | 1.15% | 1.77% | 0.72% |
| For profit, unincorporated | 2.30% | 2.97% | 7.00% | 4.82% | 3.65% | 3.44% | 3.26% | 2.66% |
| Nonprofit | 1.27% | 4.71% * | 6.31% | 5.81% | 3.07% | 1.62% | 4.78% | 1.47% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.76% | 4.51% | 6.60% | 7.74% | 11.73% | 9.94% | 2.41% | 6.93% |
| 5-9 years | 3.63% | 6.91% | 6.51% | 4.85% | 8.58% | 5.42% | 3.83% | 4.20% |
| 10-19 years | 1.67% | 3.46% | 5.01% | 4.32% | 2.95% | 2.69% | 2.50% | 2.05% |
| 20 or more years | 0.98% | 5.14% | 3.93% | 1.99% | 2.17% | 1.22% | 1.73% | 1.04% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.08% | 11.89% * | 6.58% | 4.43% | 1.62% | 1.16% | 3.86% | 1.07% |
| 1 location only | 1.46% | 2.00% | 3.14% | 1.91% | 2.94% | 3.95% | 1.61% | 2.02% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.84% | 9.58% * | 14.12% | 7.16% | 7.18% | 5.08% | 9.35% * | 3.68% |
| 25-49 % | 3.77% | 10.44% * | 10.17% * | 7.72% | 7.11% | 3.03% | 7.49% | 2.94% |
| 50-74 % | 1.44% | 5.16% | 6.61% | 5.48% | 4.37% | 1.05% | 3.80% | 1.36% |
| 75% or more | 0.89% | 2.69% | 3.32% | 2.48% | 1.91% | 1.32% | 1.70% | 1.09% |
| Union presence | | | | | | | | |
| No union employees | 0.87% | 2.05% | 3.25% | 2.61% | 1.19% | 1.47% | 1.58% | 0.98% |
| Has union employees | 1.51% | 2.59% * | 7.42% * | 3.42% | 4.57% * | 1.29% | 3.23% | 1.46% |
| Unknown | 0.87% | 2.34% * | 20.84% | 10.20% | 9.56% * | 1.26% | 13.60% | 0.98% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.59% | 8.34% | 6.95% | 3.36% | 4.45% | 1.83% | 6.20% | 2.38% |
| Less than 50% low wage | 0.80% | 2.22% | 2.85% | 2.39% | 1.78% | 1.23% | 1.59% | 0.96% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.b(2009) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 26.0% | 24.2% | 31.5% | 32.3% | 29.4% | 24.0% | 29.5% | 25.6% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 24.9% | . | . | . | . | . | 22.1% * | 25.8% |
| Mining and manufacturing | 22.1% | 23.9% | 25.1% | 26.1% | 25.1% | 20.3% | 27.9% | 21.6% |
| Construction | 29.5% | 17.0% | 36.6% | 34.5% | 34.6% | 21.7% | 27.8% | 30.6% |
| Utilities and transp. | 23.0% | 17.1% * | 23.0% * | 25.8% | 30.0% | 22.1% | 23.4% | 23.0% |
| Wholesale trade | 24.3% | 23.1% | 21.5% | 33.0% | 31.8% | 19.6% | 26.8% | 23.8% |
| Fin. svcs. and real estate | 25.1% | 32.8% | 33.8% | 36.0% | 27.6% | 23.2% | 33.9% | 24.4% |
| Retail trade | 29.8% | 32.6% | 34.9% | 46.2% | 36.4% | 27.7% | 37.8% | 28.9% |
| Professional services | 25.6% | 26.0% | 32.6% | 34.1% | 30.9% | 22.5% | 29.8% | 25.0% |
| Other services | 33.3% | 23.4% | 33.7% | 29.6% | 28.1% | 36.2% | 28.3% | 34.2% |
| Ownership | | | | | | | | |
| For profit, incorporated | 26.3% | 25.7% | 32.0% | 32.7% | 30.4% | 24.1% | 30.6% | 25.7% |
| For profit, unincorporated | 28.2% | 23.5% | 34.7% | 40.0% | 29.3% | 25.8% | 30.8% | 27.7% |
| Nonprofit | 23.0% | 14.7% | 21.1% | 22.7% | 26.0% | 22.4% | 18.8% | 23.4% |
| Age of firm | | | | | | | | |
| Less than 5 years | 30.9% | 26.0% | 35.5% | 36.5% | 35.2% | 24.2% * | 29.4% | 32.1% |
| 5-9 years | 33.8% | 22.3% | 33.8% | 37.4% | 40.8% | 29.5% | 30.6% | 36.0% |
| 10-19 years | 31.4% | 30.6% | 32.9% | 32.5% | 32.1% | 30.2% | 30.9% | 31.7% |
| 20 or more years | 25.0% | 20.7% | 29.6% | 31.4% | 27.8% | 23.7% | 28.6% | 24.7% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 24.8% | 17.4% * | 29.4% | 31.8% | 28.9% | 23.9% | 30.5% | 24.7% |
| 1 location only | 30.1% | 24.3% | 31.6% | 32.5% | 30.1% | 29.4% | 29.4% | 30.8% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 30.4% | 27.2% * | 34.8% | 25.5% * | 27.1% | 34.0% | 28.4% | 31.2% |
| 25-49 % | 27.6% | 13.2% * | 16.3% * | 48.1% | 37.3% | 24.5% | 21.4% | 28.7% |
| 50-74 % | 27.7% | 28.0% | 36.2% | 36.8% | 26.2% | 26.9% | 31.4% | 27.3% |
| 75% or more | 25.7% | 24.1% | 31.6% | 31.8% | 29.3% | 23.6% | 29.6% | 25.2% |
| Union presence | | | | | | | | |
| No union employees | 29.1% | 25.9% | 32.2% | 34.2% | 31.6% | 26.9% | 30.7% | 28.8% |
| Has union employees | 18.9% | 8.4% * | 23.4% * | 16.9% | 19.3% | 19.0% | 16.8% | 19.0% |
| Unknown | 24.9% | 10.6% * | 47.7% | 39.8% | 21.4% | 24.9% | 32.0% | 24.9% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 29.0% | 17.8% | 27.9% | 42.1% | 37.3% | 27.2% | 26.9% | 29.2% |
| Less than 50% low wage | 25.6% | 25.0% | 31.7% | 31.6% | 28.6% | 23.6% | 29.7% | 25.1% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.b(2009) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.35% | 1.42% | 1.10% | 1.06% | 0.72% | 0.49% | 0.93% | 0.41% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.73% | . | . | . | . | . | 6.79% * | 2.39% |
| Mining and manufacturing | 0.72% | 6.06% | 3.18% | 2.32% | 1.96% | 1.18% | 2.75% | 0.80% |
| Construction | 2.16% | 2.67% | 5.85% | 3.82% | 5.38% | 2.00% | 2.65% | 2.77% |
| Utilities and transp. | 1.40% | 6.86% * | 9.56% * | 6.03% | 3.84% | 1.54% | 4.14% | 1.45% |
| Wholesale trade | 0.69% | 6.03% | 4.21% | 2.10% | 1.81% | 0.76% | 2.16% | 0.88% |
| Fin. svcs. and real estate | 0.83% | 5.15% | 6.04% | 3.86% | 2.27% | 0.75% | 2.97% | 0.78% |
| Retail trade | 1.09% | 5.84% | 4.00% | 3.29% | 5.88% | 0.97% | 3.03% | 1.02% |
| Professional services | 0.70% | 1.99% | 3.21% | 2.33% | 1.40% | 0.87% | 1.63% | 0.78% |
| Other services | 1.66% | 1.88% | 2.53% | 3.61% | 2.58% | 2.19% | 1.87% | 1.96% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.39% | 2.36% | 1.89% | 1.17% | 1.47% | 0.48% | 1.18% | 0.47% |
| For profit, unincorporated | 1.49% | 2.48% | 5.39% | 4.47% | 3.65% | 1.79% | 3.92% | 1.73% |
| Nonprofit | 1.24% | 3.76% | 2.75% | 2.42% | 1.36% | 2.01% | 2.98% | 1.44% |
| Age of firm | | | | | | | | |
| Less than 5 years | 3.16% | 4.80% | 7.67% | 5.05% | 4.35% | 8.47% * | 5.04% | 3.28% |
| 5-9 years | 2.94% | 4.56% | 4.41% | 5.23% | 2.98% | 4.56% | 3.73% | 3.68% |
| 10-19 years | 1.16% | 2.04% | 2.21% | 1.72% | 2.71% | 1.91% | 1.41% | 1.59% |
| 20 or more years | 0.35% | 1.52% | 2.53% | 1.08% | 1.11% | 0.51% | 1.49% | 0.43% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.43% | 5.72% * | 3.75% | 1.59% | 0.70% | 0.49% | 2.53% | 0.43% |
| 1 location only | 0.87% | 1.41% | 1.21% | 1.11% | 1.71% | 3.61% | 0.98% | 1.31% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.83% | 10.48% * | 10.06% | 8.48% * | 4.45% | 2.18% | 6.69% | 1.55% |
| 25-49 % | 2.10% | 5.63% * | 5.64% * | 4.90% | 4.48% | 2.05% | 3.00% | 2.25% |
| 50-74 % | 1.17% | 4.94% | 6.72% | 4.98% | 2.69% | 1.66% | 3.13% | 1.51% |
| 75% or more | 0.40% | 1.72% | 0.86% | 1.20% | 0.83% | 0.51% | 1.01% | 0.42% |
| Union presence | | | | | | | | |
| No union employees | 0.37% | 1.43% | 1.24% | 1.00% | 0.90% | 0.63% | 1.06% | 0.50% |
| Has union employees | 0.84% | 5.72% * | 7.14% * | 2.25% | 1.54% | 0.83% | 4.35% | 0.88% |
| Unknown | 1.13% | 6.81% * | 12.64% | 9.71% | 6.37% | 1.19% | 7.02% | 1.14% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.10% | 3.24% | 4.80% | 3.91% | 2.56% | 1.36% | 2.09% | 1.16% |
| Less than 50% low wage | 0.30% | 1.52% | 1.08% | 1.19% | 0.76% | 0.43% | 1.06% | 0.35% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.c(2009) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 29.6% | 24.4% | 26.9% | 33.2% | 38.8% | 26.2% | 27.8% | 30.8% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 13.2% * | . | . | . | . | . | 10.7% * | 36.4% * |
| Mining and manufacturing | 25.2% | . | . | . | . | . | 19.5% | 26.7% |
| Construction | 23.1% | . | . | . | . | . | 26.6% | 11.7% * |
| Utilities and transp. | 27.6% | . | . | . | . | . | 39.7% | 20.8% * |
| Wholesale trade | 32.7% | . | . | . | . | . | 19.6% | 42.2% |
| Fin. svcs. and real estate | 33.4% | . | . | . | . | . | 33.7% | 33.2% |
| Retail trade | 32.7% | . | . | . | . | . | 28.0% | 36.2% |
| Professional services | 29.7% | . | . | . | . | . | 29.7% | 29.7% |
| Other services | 33.1% | . | . | . | . | . | 34.1% | 32.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 27.8% | . | . | . | . | . | 26.3% | 28.9% |
| For profit, unincorporated | 40.3% | . | . | . | . | . | 35.1% | 44.5% |
| Nonprofit | 26.7% | . | . | . | . | . | 26.0% | 26.9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 38.7% | . | . | . | . | . | 38.5% | 39.4% |
| 5-9 years | 28.6% | . | . | . | . | . | 26.0% | 33.2% |
| 10-19 years | 37.9% | . | . | . | . | . | 32.7% | 44.0% |
| 20 or more years | 27.1% | . | . | . | . | . | 24.1% | 28.4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 29.7% | . | . | . | . | . | 21.2% | 30.1% |
| 1 location only | 29.6% | . | . | . | . | . | 28.3% | 33.3% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 25.5% | . | . | . | . | . | 13.9% * | 44.9% |
| 25-49 % | 36.1% | . | . | . | . | . | 33.1% | 37.7% |
| 50-74 % | 27.6% | . | . | . | . | . | 27.1% | 28.0% |
| 75% or more | 29.8% | . | . | . | . | . | 28.1% | 30.8% |
| Union presence | | | | | | | | |
| No union employees | 32.2% | . | . | . | . | . | 29.5% | 34.3% |
| Has union employees | 16.4% | . | . | . | . | . | 12.8% * | 17.6% * |
| Unknown | 31.2% | . | . | . | . | . | 33.5% | 31.0% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 33.4% | . | . | . | . | . | 24.3% | 38.6% |
| Less than 50% low wage | 29.2% | . | . | . | . | . | 28.2% | 29.8% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.c(2009) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1.23% | 2.98% | 3.10% | 2.34% | 1.77% | 1.99% | 2.29% | 1.30% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 9.64% * | . | . | . | . | . | 10.37% * | 11.14% * |
| Mining and manufacturing | 3.71% | . | . | . | . | . | 5.19% | 3.75% |
| Construction | 6.48% | . | . | . | . | . | 6.47% | 8.40% * |
| Utilities and transp. | 4.75% | . | . | . | . | . | 7.19% | 9.32% * |
| Wholesale trade | 4.32% | . | . | . | . | . | 4.41% | 6.66% |
| Fin. svcs. and real estate | 5.13% | . | . | . | . | . | 7.15% | 4.62% |
| Retail trade | 4.68% | . | . | . | . | . | 7.35% | 4.83% |
| Professional services | 1.55% | . | . | . | . | . | 3.66% | 1.98% |
| Other services | 3.57% | . | . | . | . | . | 4.89% | 4.62% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1.49% | . | . | . | . | . | 2.80% | 1.83% |
| For profit, unincorporated | 3.17% | . | . | . | . | . | 5.08% | 4.67% |
| Nonprofit | 3.31% | . | . | . | . | . | 6.02% | 3.11% |
| Age of firm | | | | | | | | |
| Less than 5 years | 5.26% | . | . | . | . | . | 6.90% | 8.35% |
| 5-9 years | 5.47% | . | . | . | . | . | 5.92% | 5.91% |
| 10-19 years | 2.54% | . | . | . | . | . | 2.78% | 5.76% |
| 20 or more years | 1.57% | . | . | . | . | . | 3.26% | 1.35% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.42% | . | . | . | . | . | 3.08% | 1.54% |
| 1 location only | 1.93% | . | . | . | . | . | 2.38% | 3.72% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 7.06% | . | . | . | . | . | 8.98% * | 8.69% |
| 25-49 % | 4.58% | . | . | . | . | . | 7.96% | 4.48% |
| 50-74 % | 2.31% | . | . | . | . | . | 4.42% | 3.81% |
| 75% or more | 1.38% | . | . | . | . | . | 2.57% | 1.40% |
| Union presence | | | | | | | | |
| No union employees | 1.38% | . | . | . | . | . | 2.15% | 2.02% |
| Has union employees | 4.10% | . | . | . | . | . | 9.08% * | 6.91% * |
| Unknown | 3.83% | . | . | . | . | . | 10.00% | 3.81% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2.93% | . | . | . | . | . | 5.77% | 2.89% |
| Less than 50% low wage | 1.26% | . | . | . | . | . | 2.82% | 1.41% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4(2009) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 30.5% | 27.3% | 26.2% | 25.9% | 28.8% | 32.9% | 26.6% | 31.3% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 23.5% | 41.1% | 32.5% | 25.1% | 25.1% | 16.6% * | 33.8% | 19.3% |
| Mining and manufacturing | 34.9% | 27.6% | 24.7% | 28.6% | 34.3% | 37.9% | 28.1% | 35.8% |
| Construction | 32.1% | 38.2% | 28.3% | 26.9% | 34.5% | 41.5% | 31.5% | 32.7% |
| Utilities and transp. | 35.2% | 31.2% | 25.1% | 30.0% | 27.3% | 37.6% | 28.0% | 35.8% |
| Wholesale trade | 32.9% | 30.4% | 27.0% | 29.3% | 35.0% | 34.7% | 27.7% | 34.4% |
| Fin. svcs. and real estate | 31.1% | 22.5% | 28.5% | 29.3% | 29.5% | 32.4% | 26.8% | 31.7% |
| Retail trade | 24.7% | 23.8% | 24.5% | 20.0% | 23.3% | 25.6% | 23.5% | 24.9% |
| Professional services | 30.1% | 24.9% | 26.0% | 24.7% | 25.7% | 34.1% | 25.1% | 31.2% |
| Other services | 27.0% | 25.0% | 24.8% | 22.2% | 24.6% | 29.5% | 24.4% | 27.7% |
| Ownership | | | | | | | | |
| For profit, incorporated | 31.0% | 27.9% | 26.4% | 26.9% | 30.7% | 32.8% | 27.0% | 31.9% |
| For profit, unincorporated | 29.2% | 25.6% | 25.5% | 23.5% | 27.2% | 33.1% | 25.8% | 30.4% |
| Nonprofit | 28.9% | 26.6% | 25.1% | 22.3% | 24.3% | 33.4% | 24.2% | 29.5% |
| Age of firm | | | | | | | | |
| Less than 5 years | 27.0% | 28.1% | 25.6% | 25.4% | 24.6% | 31.1% | 26.6% | 27.4% |
| 5-9 years | 29.1% | 29.3% | 28.9% | 24.9% | 29.6% | 33.8% | 28.4% | 29.7% |
| 10-19 years | 26.8% | 27.5% | 24.4% | 25.1% | 27.4% | 28.7% | 26.5% | 27.0% |
| 20 or more years | 31.2% | 26.4% | 26.4% | 26.3% | 29.1% | 33.2% | 26.2% | 31.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 32.0% | 27.8% | 26.5% | 25.8% | 29.0% | 33.0% | 26.3% | 32.2% |
| 1 location only | 27.1% | 27.3% | 26.2% | 25.9% | 28.5% | 30.6% | 26.6% | 27.6% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 22.9% | 28.4% | 20.7% | 24.5% | 20.4% | 22.0% | 25.9% | 21.6% |
| 25-49 % | 24.7% | 24.8% | 22.2% | 19.8% | 21.5% | 27.8% | 22.4% | 25.3% |
| 50-74 % | 27.0% | 26.5% | 27.9% | 21.5% | 21.1% | 28.9% | 25.2% | 27.3% |
| 75% or more | 31.3% | 27.6% | 26.3% | 26.5% | 30.1% | 33.9% | 26.9% | 32.3% |
| Union presence | | | | | | | | |
| No union employees | 28.5% | 26.5% | 25.0% | 25.1% | 27.6% | 31.2% | 25.6% | 29.4% |
| Has union employees | 36.6% | 46.9% | 43.4% | 33.7% | 36.4% | 36.5% | 42.1% | 36.3% |
| Unknown | 32.3% | 18.9% | 28.3% | 27.3% | 32.7% | 32.5% | 28.1% | 32.4% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 23.8% | 26.0% | 23.0% | 17.1% | 19.7% | 26.0% | 22.2% | 24.1% |
| Less than 50% low wage | 31.7% | 27.5% | 26.5% | 27.0% | 30.5% | 34.4% | 27.1% | 32.8% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.30% | 0.63% | 0.52% | 0.47% | 0.68% | 0.38% | 0.48% | 0.34% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.34% | 6.50% | 7.66% | 5.68% | 6.86% | 8.61% * | 4.13% | 4.43% |
| Mining and manufacturing | 0.60% | 3.60% | 1.73% | 1.84% | 1.43% | 0.73% | 1.42% | 0.59% |
| Construction | 1.47% | 2.92% | 1.88% | 2.43% | 3.35% | 3.90% | 1.47% | 2.20% |
| Utilities and transp. | 1.54% | 5.73% | 3.06% | 3.06% | 1.94% | 2.02% | 2.65% | 1.72% |
| Wholesale trade | 0.80% | 3.46% | 3.78% | 2.27% | 1.09% | 1.44% | 1.74% | 0.80% |
| Fin. svcs. and real estate | 0.79% | 2.73% | 3.08% | 2.30% | 1.63% | 0.97% | 1.74% | 0.77% |
| Retail trade | 0.70% | 2.79% | 2.16% | 0.75% | 1.11% | 0.79% | 1.56% | 0.58% |
| Professional services | 0.48% | 0.87% | 1.19% | 1.02% | 1.35% | 0.78% | 0.66% | 0.59% |
| Other services | 0.57% | 1.75% | 1.01% | 1.47% | 1.30% | 0.95% | 0.91% | 0.64% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.39% | 0.61% | 0.65% | 0.55% | 0.71% | 0.48% | 0.49% | 0.45% |
| For profit, unincorporated | 0.80% | 1.53% | 1.95% | 1.65% | 2.13% | 1.31% | 1.31% | 0.76% |
| Nonprofit | 0.84% | 2.91% | 2.86% | 1.52% | 1.34% | 0.96% | 1.23% | 0.81% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.12% | 2.32% | 2.01% | 3.34% | 3.22% | 3.36% | 1.48% | 2.10% |
| 5-9 years | 1.19% | 2.56% | 1.39% | 2.45% | 2.26% | 1.67% | 1.54% | 1.37% |
| 10-19 years | 0.82% | 0.85% | 0.99% | 1.59% | 0.90% | 1.97% | 0.59% | 1.20% |
| 20 or more years | 0.35% | 0.69% | 0.99% | 0.87% | 0.74% | 0.44% | 0.53% | 0.38% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.30% | 5.51% | 3.05% | 0.71% | 0.71% | 0.38% | 1.35% | 0.30% |
| 1 location only | 0.44% | 0.65% | 0.51% | 0.56% | 1.18% | 2.63% | 0.49% | 0.84% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.53% | 3.55% | 2.20% | 4.12% | 2.40% | 2.33% | 2.02% | 1.97% |
| 25-49 % | 1.42% | 4.23% | 2.35% | 2.03% | 2.42% | 1.79% | 1.82% | 1.59% |
| 50-74 % | 1.08% | 2.66% | 2.44% | 1.70% | 2.29% | 1.25% | 1.42% | 1.19% |
| 75% or more | 0.36% | 0.85% | 0.43% | 0.55% | 0.76% | 0.47% | 0.51% | 0.37% |
| Union presence | | | | | | | | |
| No union employees | 0.35% | 0.62% | 0.68% | 0.55% | 0.66% | 0.45% | 0.48% | 0.42% |
| Has union employees | 0.62% | 4.06% | 4.97% | 2.58% | 2.24% | 0.82% | 3.27% | 0.67% |
| Unknown | 0.96% | 5.38% | 4.76% | 8.11% | 3.57% | 0.95% | 2.63% | 0.99% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.69% | 2.29% | 1.78% | 1.63% | 1.42% | 0.82% | 1.24% | 0.72% |
| Less than 50% low wage | 0.26% | 0.56% | 0.60% | 0.43% | 0.64% | 0.39% | 0.54% | 0.28% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4.a(2009) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 11.4% | 54.2% | 31.0% | 15.1% | 9.1% | 5.9% | 34.8% | 7.0% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 27.2% | . | . | . | . | . | 63.3% | 1.6% * |
| Mining and manufacturing | 8.7% | 60.4% | 28.4% | 9.5% * | 7.0% * | 6.8% | 23.1% | 7.1% |
| Construction | 32.6% | 58.5% | 31.4% | 27.6% | 36.4% | 1.4% * | 41.6% | 23.7% |
| Utilities and transp. | 7.6% | 55.1% | 34.1% * | 10.4% * | 5.8% * | 5.6% * | 35.4% | 5.5% * |
| Wholesale trade | 13.2% | 56.8% | 41.2% | 16.3% * | 3.7% * | 6.2% * | 37.9% | 7.1% * |
| Fin. svcs. and real estate | 6.9% | 43.3% | 22.4% * | 5.5% * | 13.2% * | 3.3% * | 25.0% | 4.7% * |
| Retail trade | 7.3% | 54.6% | 24.6% | 8.2% * | 7.9% * | 3.0% | 27.9% | 3.8% |
| Professional services | 11.8% | 51.8% | 30.5% | 12.4% | 5.2% | 8.9% | 34.8% | 7.9% |
| Other services | 13.2% | 53.8% | 30.2% | 27.9% | 11.6% | 3.7% * | 40.4% | 6.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 11.5% | 54.2% | 29.4% | 14.6% | 9.8% | 6.2% | 33.2% | 7.4% |
| For profit, unincorporated | 12.0% | 48.7% | 31.9% | 11.5% * | 9.3% * | 4.4% * | 35.6% | 5.5% |
| Nonprofit | 10.2% | 67.7% | 45.6% | 22.0% | 6.6% | 5.3% | 47.2% | 6.2% |
| Age of firm | | | | | | | | |
| Less than 5 years | 21.5% | 44.2% | 28.6% | 9.2% * | 17.0% * | 7.2% * | 34.1% | 8.4% * |
| 5-9 years | 18.8% | 55.7% | 23.7% | 10.3% * | 5.4% * | 7.2% * | 32.9% | 6.6% * |
| 10-19 years | 17.5% | 53.3% | 27.0% | 17.2% | 6.9% * | 4.8% * | 37.4% | 5.4% |
| 20 or more years | 9.9% | 56.5% | 35.1% | 15.6% | 9.6% | 5.9% | 34.2% | 7.2% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 6.1% | 46.1% | 13.8% | 11.2% | 5.8% | 5.9% | 18.3% | 5.9% |
| 1 location only | 24.8% | 54.2% | 32.2% | 16.0% | 13.7% | 6.9% * | 36.0% | 12.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 23.1% | 67.1% | 40.1% | 30.4% | 16.3% * | 0.5% * | 55.1% | 7.2% * |
| 25-49 % | 12.0% | 63.0% | 60.6% | 13.1% * | 7.3% * | 1.1% * | 52.8% | 3.4% * |
| 50-74 % | 8.8% | 52.8% | 37.7% | 18.4% | 11.3% * | 1.5% * | 42.4% | 3.2% |
| 75% or more | 11.5% | 53.4% | 29.1% | 14.7% | 9.0% | 6.7% | 32.8% | 7.6% |
| Union presence | | | | | | | | |
| No union employees | 10.3% | 51.8% | 28.4% | 11.9% | 6.2% | 2.8% * | 32.4% | 4.3% |
| Has union employees | 17.0% | 80.8% | 56.1% | 38.5% | 24.1% | 12.1% | 60.4% | 14.3% |
| Unknown | 5.3% | 65.0% | 10.9% * | 23.5% * | 13.6% * | 4.2% * | 22.3% * | 4.9% * |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 9.9% | 62.4% | 34.8% | 14.7% | 6.0% * | 4.9% * | 44.9% | 5.3% |
| Less than 50% low wage | 11.6% | 52.9% | 30.7% | 15.1% | 9.5% | 6.1% | 33.7% | 7.3% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4.a(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.67% | 1.37% | 1.53% | 1.90% | 1.56% | 0.74% | 1.20% | 0.82% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 7.80% | . | . | . | . | . | 7.33% | 4.84% * |
| Mining and manufacturing | 1.21% | 5.37% | 5.37% | 3.07% * | 2.79% * | 1.76% | 3.93% | 1.14% |
| Construction | 2.88% | 4.32% | 4.54% | 4.96% | 7.30% | 1.74% * | 2.83% | 4.10% |
| Utilities and transp. | 1.87% | 8.69% | 11.90% * | 8.28% * | 4.04% * | 2.52% * | 7.28% | 1.98% * |
| Wholesale trade | 1.92% | 5.02% | 6.05% | 5.58% * | 1.36% * | 3.38% * | 3.79% | 2.29% * |
| Fin. svcs. and real estate | 1.37% | 5.13% | 8.46% * | 3.03% * | 4.82% * | 1.24% * | 2.56% | 1.45% * |
| Retail trade | 1.06% | 5.52% | 4.36% | 2.59% * | 3.29% * | 0.79% | 3.22% | 0.92% |
| Professional services | 0.97% | 2.63% | 2.54% | 2.67% | 1.48% | 1.85% | 1.95% | 1.31% |
| Other services | 1.38% | 3.26% | 4.60% | 3.42% | 3.46% | 1.90% * | 1.67% | 1.66% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.78% | 1.43% | 2.23% | 2.28% | 1.99% | 0.78% | 1.28% | 0.95% |
| For profit, unincorporated | 1.01% | 2.59% | 5.80% | 3.76% * | 3.24% * | 1.42% * | 3.71% | 1.35% |
| Nonprofit | 1.24% | 2.21% | 5.79% | 3.74% | 1.87% | 1.35% | 5.09% | 1.04% |
| Age of firm | | | | | | | | |
| Less than 5 years | 3.29% | 5.30% | 5.67% | 6.02% * | 6.91% * | 3.49% * | 3.96% | 3.56% * |
| 5-9 years | 1.93% | 5.50% | 4.05% | 4.20% * | 2.54% * | 3.51% * | 3.04% | 2.58% * |
| 10-19 years | 1.49% | 2.81% | 3.63% | 2.35% | 2.45% * | 1.87% * | 2.07% | 1.56% |
| 20 or more years | 0.82% | 2.03% | 2.29% | 2.33% | 1.84% | 0.83% | 1.33% | 0.96% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.79% | 11.92% | 3.68% | 1.64% | 1.39% | 0.81% | 2.49% | 0.79% |
| 1 location only | 1.29% | 1.35% | 1.49% | 2.17% | 2.70% | 3.98% * | 1.24% | 2.16% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.38% | 9.50% | 10.68% | 7.63% | 7.42% * | 0.34% * | 6.65% | 2.50% * |
| 25-49 % | 1.43% | 7.00% | 8.76% | 4.36% * | 3.83% * | 0.58% * | 4.49% | 1.32% * |
| 50-74 % | 1.13% | 5.21% | 6.14% | 3.82% | 4.17% * | 0.69% * | 3.11% | 0.89% |
| 75% or more | 0.77% | 1.71% | 1.37% | 2.28% | 1.61% | 0.84% | 1.28% | 0.93% |
| Union presence | | | | | | | | |
| No union employees | 0.57% | 1.57% | 1.84% | 1.30% | 1.14% | 0.87% * | 1.18% | 0.89% |
| Has union employees | 1.69% | 7.05% | 7.83% | 7.77% | 6.57% | 1.42% | 5.95% | 1.73% |
| Unknown | 1.49% | 14.90% | 6.28% * | 11.84% * | 4.57% * | 1.68% * | 7.73% * | 1.55% * |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.26% | 4.46% | 5.28% | 3.93% | 1.84% * | 1.77% * | 3.14% | 1.40% |
| Less than 50% low wage | 0.70% | 1.65% | 1.44% | 1.90% | 1.83% | 0.76% | 1.31% | 0.87% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.1(2009) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 9,053 | 9,687 | 9,163 | 8,748 | 9,093 | 9,048 | 9,124 | 9,042 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 7,946 | . | . | . | . | . | 8,723 | 7,693 |
| Mining and manufacturing | 8,930 | 10,901 | 8,931 | 8,817 | 8,505 | 9,061 | 9,107 | 8,912 |
| Construction | 8,406 | 9,203 | 9,553 | 7,887 | 7,469 | 9,037 | 8,922 | 7,987 |
| Utilities and transp. | 9,132 | 9,189 | 9,427 | 9,258 | 9,673 | 8,997 | 8,938 | 9,147 |
| Wholesale trade | 9,052 | 10,531 | 9,029 | 8,900 | 9,290 | 8,840 | 9,504 | 8,933 |
| Fin. svcs. and real estate | 8,953 | 10,054 | 10,206 | 9,178 | 9,521 | 8,730 | 9,783 | 8,860 |
| Retail trade | 8,061 | 8,785 | 8,668 | 8,092 | 7,961 | 8,015 | 8,480 | 8,014 |
| Professional services | 9,722 | 9,753 | 9,090 | 8,893 | 9,642 | 9,922 | 9,189 | 9,796 |
| Other services | 8,855 | 9,405 | 8,618 | 9,140 | 9,204 | 8,680 | 8,880 | 8,850 |
| Ownership | | | | | | | | |
| For profit, incorporated | 8,864 | 9,522 | 9,362 | 8,644 | 8,938 | 8,811 | 9,176 | 8,816 |
| For profit, unincorporated | 9,005 | 9,743 | 8,240 | 7,973 | 8,481 | 9,358 | 8,664 | 9,085 |
| Nonprofit | 10,158 | 10,934 | 8,861 | 10,282 | 9,909 | 10,279 | 9,531 | 10,215 |
| Age of firm | | | | | | | | |
| Less than 5 years | 7,827 | 8,655 | 7,801 | 7,916 | 5,928 | 8,941 | 8,187 | 7,620 |
| 5-9 years | 9,115 | 8,193 | 8,659 | 8,707 | 8,841 | 10,508 | 8,244 | 9,715 |
| 10-19 years | 8,799 | 9,239 | 9,065 | 8,454 | 8,803 | 8,776 | 8,933 | 8,737 |
| 20 or more years | 9,116 | 10,504 | 9,508 | 8,889 | 9,292 | 9,040 | 9,502 | 9,077 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 9,085 | 12,551 | 9,941 | 9,243 | 9,437 | 9,014 | 9,559 | 9,079 |
| 1 location only | 8,959 | 9,655 | 9,103 | 8,625 | 8,561 | 10,271 | 9,088 | 8,840 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 7,943 | 10,075 | 9,788 | 8,176 | 7,140 | 7,448 | 9,273 | 7,535 |
| 25-49 % | 8,746 | 8,976 | 8,984 | 8,514 | 9,231 | 8,565 | 8,789 | 8,740 |
| 50-74 % | 8,755 | 9,208 | 9,003 | 8,316 | 9,214 | 8,691 | 9,028 | 8,724 |
| 75% or more | 9,116 | 9,779 | 9,177 | 8,788 | 9,095 | 9,140 | 9,142 | 9,112 |
| Union presence | | | | | | | | |
| No union employees | 8,930 | 9,670 | 9,126 | 8,766 | 9,007 | 8,842 | 9,136 | 8,884 |
| Has union employees | 9,598 | 10,185 | 9,797 | 8,815 | 9,878 | 9,606 | 9,150 | 9,612 |
| Unknown | 8,747 | 9,420 | 9,674 | 7,511 | 8,340 | 8,778 | 8,046 | 8,757 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 8,130 | 8,401 | 7,140 | 7,958 | 8,455 | 8,094 | 7,742 | 8,160 |
| Less than 50% low wage | 9,210 | 9,847 | 9,274 | 8,815 | 9,184 | 9,247 | 9,243 | 9,205 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.1(2009) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 34.29 | 157.02 | 190.22 | 94.64 | 143.37 | 48.81 | 118.93 | 35.61 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 335.18 | . | . | . | . | . | 581.57 | 680.84 |
| Mining and manufacturing | 88.13 | 607.77 | 342.59 | 253.66 | 348.80 | 105.97 | 274.66 | 99.37 |
| Construction | 150.47 | 245.58 | 679.95 | 226.52 | 456.45 | 711.60 | 406.84 | 211.33 |
| Utilities and transp. | 166.46 | 1,383.18 | 872.77 | 613.78 | 318.89 | 166.67 | 679.02 | 139.08 |
| Wholesale trade | 182.58 | 825.03 | 264.54 | 268.84 | 407.09 | 220.68 | 413.79 | 207.68 |
| Fin. svcs. and real estate | 140.14 | 500.71 | 476.82 | 344.28 | 323.63 | 198.76 | 188.64 | 153.72 |
| Retail trade | 76.49 | 509.37 | 316.97 | 245.95 | 330.50 | 90.26 | 204.48 | 81.50 |
| Professional services | 78.88 | 344.26 | 357.25 | 213.07 | 102.95 | 113.40 | 150.51 | 86.23 |
| Other services | 97.29 | 198.25 | 330.74 | 214.22 | 317.09 | 184.67 | 111.44 | 111.15 |
| Ownership | | | | | | | | |
| For profit, incorporated | 53.40 | 168.67 | 222.44 | 96.52 | 216.10 | 71.31 | 131.38 | 50.82 |
| For profit, unincorporated | 250.58 | 408.92 | 384.16 | 271.37 | 464.06 | 181.18 | 280.90 | 280.28 |
| Nonprofit | 143.88 | 492.99 | 691.89 | 212.81 | 225.58 | 165.79 | 374.76 | 153.45 |
| Age of firm | | | | | | | | |
| Less than 5 years | 387.71 | 358.08 | 621.63 | 186.10 | 1,157.25 | 421.47 | 357.97 | 501.08 |
| 5-9 years | 333.50 | 439.30 | 388.69 | 578.09 | 526.73 | 648.33 | 375.51 | 449.17 |
| 10-19 years | 168.91 | 209.32 | 336.76 | 300.82 | 360.52 | 237.53 | 262.51 | 193.25 |
| 20 or more years | 41.71 | 261.16 | 289.80 | 96.38 | 102.15 | 56.24 | 124.44 | 47.69 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 44.09 | 2,434.32 | 380.39 | 187.18 | 71.04 | 55.99 | 185.51 | 44.22 |
| 1 location only | 136.61 | 154.81 | 182.18 | 140.69 | 263.49 | 701.44 | 136.95 | 214.96 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 315.03 | 1,289.70 | 898.66 | 718.18 | 512.16 | 401.68 | 803.17 | 307.05 |
| 25-49 % | 186.23 | 538.45 | 392.28 | 328.26 | 390.41 | 182.07 | 276.80 | 187.42 |
| 50-74 % | 144.26 | 487.12 | 618.50 | 330.75 | 267.64 | 154.14 | 410.14 | 148.85 |
| 75% or more | 42.06 | 191.35 | 186.81 | 105.00 | 169.37 | 63.57 | 136.17 | 47.00 |
| Union presence | | | | | | | | |
| No union employees | 48.55 | 139.25 | 183.61 | 84.60 | 179.26 | 58.12 | 117.57 | 48.81 |
| Has union employees | 87.69 | 1,777.80 | 1,138.73 | 560.50 | 419.38 | 91.79 | 717.91 | 91.51 |
| Unknown | 192.24 | 1,673.93 | 1,804.48 | 1,210.06 | 985.02 | 218.34 | 579.36 | 203.36 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 83.71 | 487.49 | 608.21 | 330.69 | 58.64 | 135.90 | 319.69 | 96.67 |
| Less than 50% low wage | 33.05 | 209.71 | 186.55 | 88.61 | 167.19 | 50.67 | 130.50 | 38.43 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.2(2009) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 2,363 | 2,312 | 2,645 | 2,918 | 2,694 | 2,158 | 2,648 | 2,318 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2,374 | . | . | . | . | . | 1,445 * | 2,678 |
| Mining and manufacturing | 2,016 | 2,345 | 1,993 | 2,322 | 2,168 | 1,899 | 2,421 | 1,976 |
| Construction | 2,752 | 1,991 | 3,278 | 3,113 | 2,349 | 2,326 | 2,825 | 2,694 |
| Utilities and transp. | 2,261 | 2,235 * | 3,097 | 3,142 | 3,556 | 1,879 | 2,683 | 2,230 |
| Wholesale trade | 2,139 | 1,910 | 2,209 | 2,559 | 2,754 | 1,763 | 2,356 | 2,082 |
| Fin. svcs. and real estate | 2,318 | 2,465 | 3,269 | 2,744 | 2,526 | 2,199 | 2,783 | 2,266 |
| Retail trade | 2,441 | 2,102 | 2,557 | 3,603 | 2,934 | 2,281 | 2,631 | 2,420 |
| Professional services | 2,446 | 2,909 | 2,875 | 3,097 | 3,049 | 2,099 | 2,956 | 2,375 |
| Other services | 2,706 | 1,995 | 2,098 | 3,274 | 2,586 | 2,761 | 2,340 | 2,781 |
| Ownership | | | | | | | | |
| For profit, incorporated | 2,348 | 2,306 | 2,764 | 2,900 | 2,664 | 2,148 | 2,742 | 2,287 |
| For profit, unincorporated | 2,452 | 2,744 | 2,455 | 3,065 | 2,851 | 2,163 | 2,598 | 2,418 |
| Nonprofit | 2,370 | 1,171 | 1,700 | 2,898 | 2,700 | 2,213 | 1,889 | 2,413 |
| Age of firm | | | | | | | | |
| Less than 5 years | 2,345 | 1,577 | 2,258 | 3,527 | 2,006 * | 2,137 | 2,283 | 2,381 |
| 5-9 years | 2,702 | 2,395 | 2,539 | 3,219 | 2,789 | 2,389 | 2,617 | 2,760 |
| 10-19 years | 2,780 | 2,258 | 3,663 | 3,146 | 2,968 | 2,303 | 2,941 | 2,705 |
| 20 or more years | 2,297 | 2,448 | 2,278 | 2,776 | 2,670 | 2,145 | 2,575 | 2,269 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 2,246 | 4,129 | 2,139 | 2,866 | 2,787 | 2,133 | 2,672 | 2,240 |
| 1 location only | 2,700 | 2,292 | 2,684 | 2,931 | 2,551 | 3,032 | 2,646 | 2,749 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2,469 | 3,381 | 1,549 * | 2,687 | 2,501 | 2,299 | 2,463 | 2,471 |
| 25-49 % | 2,456 | 1,051 * | 2,146 | 3,247 | 3,492 | 2,113 | 2,015 | 2,521 |
| 50-74 % | 2,387 | 1,818 | 2,944 | 3,028 | 3,022 | 2,257 | 2,449 | 2,380 |
| 75% or more | 2,355 | 2,404 | 2,646 | 2,905 | 2,635 | 2,141 | 2,692 | 2,301 |
| Union presence | | | | | | | | |
| No union employees | 2,566 | 2,310 | 2,738 | 3,047 | 2,785 | 2,345 | 2,723 | 2,530 |
| Has union employees | 1,840 | 1,753 * | 898 * | 1,797 | 2,131 | 1,826 | 1,153 | 1,863 |
| Unknown | 2,109 | 3,786 | 2,906 | 2,522 | 1,988 | 2,091 | 3,181 | 2,094 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2,323 | 1,277 | 1,946 | 3,279 | 2,865 | 2,193 | 1,952 | 2,352 |
| Less than 50% low wage | 2,369 | 2,441 | 2,683 | 2,887 | 2,670 | 2,150 | 2,708 | 2,312 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.2(2009) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 27.33 | 195.06 | 172.67 | 53.63 | 56.12 | 40.79 | 114.44 | 33.52 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 340.24 | . | . | . | . | . | 744.06 * | 491.27 |
| Mining and manufacturing | 82.61 | 480.01 | 386.72 | 143.86 | 124.13 | 110.00 | 206.59 | 88.23 |
| Construction | 134.22 | 193.44 | 666.08 | 261.12 | 227.00 | 210.52 | 428.79 | 178.71 |
| Utilities and transp. | 156.28 | 1,722.97 * | 901.13 | 437.68 | 327.53 | 93.19 | 491.16 | 154.94 |
| Wholesale trade | 103.69 | 396.89 | 243.42 | 177.63 | 220.40 | 120.19 | 117.87 | 122.76 |
| Fin. svcs. and real estate | 98.88 | 335.31 | 508.16 | 283.51 | 160.34 | 150.00 | 226.86 | 114.02 |
| Retail trade | 75.56 | 308.74 | 442.92 | 238.81 | 316.34 | 71.47 | 95.09 | 80.79 |
| Professional services | 56.47 | 426.57 | 416.56 | 163.73 | 116.07 | 93.33 | 169.22 | 59.96 |
| Other services | 84.26 | 202.62 | 289.08 | 286.62 | 193.09 | 128.64 | 172.33 | 92.07 |
| Ownership | | | | | | | | |
| For profit, incorporated | 39.24 | 224.35 | 222.02 | 38.52 | 75.40 | 51.79 | 143.34 | 48.28 |
| For profit, unincorporated | 126.94 | 394.88 | 343.72 | 294.87 | 281.83 | 154.38 | 236.13 | 126.45 |
| Nonprofit | 70.97 | 289.14 | 299.01 | 225.35 | 175.06 | 93.04 | 251.02 | 67.74 |
| Age of firm | | | | | | | | |
| Less than 5 years | 182.91 | 390.06 | 360.90 | 313.66 | 706.89 * | 607.49 | 307.25 | 287.30 |
| 5-9 years | 168.61 | 359.76 | 259.58 | 220.78 | 256.77 | 380.84 | 164.29 | 211.90 |
| 10-19 years | 150.17 | 225.08 | 448.82 | 224.72 | 172.02 | 107.57 | 307.35 | 111.01 |
| 20 or more years | 41.27 | 275.81 | 115.16 | 68.92 | 83.33 | 44.54 | 94.56 | 42.83 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 39.92 | 1,136.12 | 245.44 | 147.42 | 82.54 | 44.35 | 231.89 | 39.70 |
| 1 location only | 63.64 | 198.72 | 180.75 | 66.35 | 128.27 | 219.12 | 122.16 | 81.05 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 204.95 | 892.06 | 852.59 * | 687.45 | 321.62 | 159.83 | 605.98 | 97.13 |
| 25-49 % | 134.99 | 470.87 * | 431.64 | 204.75 | 351.36 | 159.20 | 203.16 | 150.41 |
| 50-74 % | 82.42 | 289.81 | 555.35 | 214.36 | 171.15 | 99.63 | 182.07 | 98.35 |
| 75% or more | 30.22 | 204.96 | 194.58 | 65.77 | 56.71 | 44.54 | 125.41 | 38.23 |
| Union presence | | | | | | | | |
| No union employees | 31.07 | 187.41 | 182.15 | 55.36 | 68.25 | 44.03 | 103.61 | 34.80 |
| Has union employees | 94.67 | 797.76 * | 540.84 * | 165.65 | 108.84 | 108.37 | 258.49 | 97.55 |
| Unknown | 121.14 | 973.41 | 834.50 | 578.71 | 384.53 | 122.71 | 609.76 | 120.56 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 55.65 | 285.89 | 224.12 | 172.77 | 141.71 | 75.63 | 128.47 | 60.34 |
| Less than 50% low wage | 30.89 | 216.43 | 178.07 | 60.47 | 57.70 | 45.08 | 121.80 | 37.47 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.3(2009) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 26.1% | 23.9% | 28.9% | 33.4% | 29.6% | 23.8% | 29.0% | 25.6% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 29.9% | . | . | . | . | . | 16.6% * | 34.8% |
| Mining and manufacturing | 22.6% | 21.5% | 22.3% | 26.3% | 25.5% | 21.0% | 26.6% | 22.2% |
| Construction | 32.7% | 21.6% | 34.3% | 39.5% | 31.4% | 25.7% | 31.7% | 33.7% |
| Utilities and transp. | 24.8% | 24.3% * | 32.9% | 33.9% | 36.8% | 20.9% | 30.0% | 24.4% |
| Wholesale trade | 23.6% | 18.1% | 24.5% | 28.8% | 29.6% | 19.9% | 24.8% | 23.3% |
| Fin. svcs. and real estate | 25.9% | 24.5% | 32.0% | 29.9% | 26.5% | 25.2% | 28.4% | 25.6% |
| Retail trade | 30.3% | 23.9% | 29.5% | 44.5% | 36.9% | 28.5% | 31.0% | 30.2% |
| Professional services | 25.2% | 29.8% | 31.6% | 34.8% | 31.6% | 21.2% | 32.2% | 24.2% |
| Other services | 30.6% | 21.2% | 24.3% | 35.8% | 28.1% | 31.8% | 26.4% | 31.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 26.5% | 24.2% | 29.5% | 33.5% | 29.8% | 24.4% | 29.9% | 25.9% |
| For profit, unincorporated | 27.2% | 28.2% | 29.8% | 38.4% | 33.6% | 23.1% | 30.0% | 26.6% |
| Nonprofit | 23.3% | 10.7% | 19.2% | 28.2% | 27.2% | 21.5% | 19.8% | 23.6% |
| Age of firm | | | | | | | | |
| Less than 5 years | 30.0% | 18.2% | 28.9% | 44.6% | 33.8% | 23.9% * | 27.9% | 31.2% |
| 5-9 years | 29.6% | 29.2% | 29.3% | 37.0% | 31.5% | 22.7% | 31.7% | 28.4% |
| 10-19 years | 31.6% | 24.4% | 40.4% | 37.2% | 33.7% | 26.2% | 32.9% | 31.0% |
| 20 or more years | 25.2% | 23.3% | 24.0% | 31.2% | 28.7% | 23.7% | 27.1% | 25.0% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 24.7% | 32.9% | 21.5% | 31.0% | 29.5% | 23.7% | 28.0% | 24.7% |
| 1 location only | 30.1% | 23.7% | 29.5% | 34.0% | 29.8% | 29.5% | 29.1% | 31.1% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 31.1% | 33.6% | 15.8% * | 32.9% | 35.0% | 30.9% | 26.6% | 32.8% |
| 25-49 % | 28.1% | 11.7% * | 23.9% | 38.1% | 37.8% | 24.7% | 22.9% | 28.8% |
| 50-74 % | 27.3% | 19.7% | 32.7% | 36.4% | 32.8% | 26.0% | 27.1% | 27.3% |
| 75% or more | 25.8% | 24.6% | 28.8% | 33.1% | 29.0% | 23.4% | 29.4% | 25.3% |
| Union presence | | | | | | | | |
| No union employees | 28.7% | 23.9% | 30.0% | 34.8% | 30.9% | 26.5% | 29.8% | 28.5% |
| Has union employees | 19.2% | 17.2% * | 9.2% * | 20.4% | 21.6% | 19.0% | 12.6% | 19.4% |
| Unknown | 24.1% | 40.2% | 30.0% * | 33.6% | 23.8% | 23.8% | 39.5% | 23.9% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 28.6% | 15.2% | 27.3% | 41.2% | 33.9% | 27.1% | 25.2% | 28.8% |
| Less than 50% low wage | 25.7% | 24.8% | 28.9% | 32.8% | 29.1% | 23.3% | 29.3% | 25.1% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.3(2009) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.32% | 1.77% | 1.90% | 0.65% | 0.82% | 0.46% | 1.03% | 0.37% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4.15% | . | . | . | . | . | 8.27% * | 5.54% |
| Mining and manufacturing | 0.82% | 4.70% | 3.70% | 1.59% | 1.60% | 1.22% | 1.76% | 0.85% |
| Construction | 1.47% | 2.12% | 5.04% | 3.01% | 4.07% | 2.69% | 3.39% | 2.22% |
| Utilities and transp. | 1.66% | 11.95% * | 8.53% | 4.60% | 3.27% | 0.99% | 4.33% | 1.65% |
| Wholesale trade | 1.14% | 3.90% | 2.82% | 2.06% | 2.20% | 1.33% | 1.58% | 1.33% |
| Fin. svcs. and real estate | 0.91% | 2.94% | 5.21% | 2.62% | 1.19% | 1.38% | 2.17% | 1.06% |
| Retail trade | 0.78% | 2.75% | 4.60% | 2.20% | 4.47% | 0.71% | 1.15% | 0.83% |
| Professional services | 0.57% | 3.66% | 3.70% | 1.64% | 1.41% | 0.99% | 1.51% | 0.64% |
| Other services | 0.90% | 2.25% | 3.93% | 3.25% | 2.37% | 1.26% | 2.10% | 0.91% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.43% | 2.08% | 2.12% | 0.43% | 1.14% | 0.65% | 1.31% | 0.53% |
| For profit, unincorporated | 1.55% | 3.84% | 3.32% | 3.29% | 2.64% | 2.19% | 2.25% | 1.73% |
| Nonprofit | 0.67% | 2.95% | 3.66% | 2.45% | 1.57% | 1.01% | 2.90% | 0.65% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.04% | 4.81% | 3.38% | 3.94% | 4.58% | 7.26% * | 3.20% | 2.77% |
| 5-9 years | 2.67% | 2.61% | 3.39% | 2.75% | 2.38% | 4.77% | 1.92% | 3.21% |
| 10-19 years | 1.32% | 2.63% | 3.93% | 1.61% | 2.45% | 1.50% | 2.66% | 1.15% |
| 20 or more years | 0.47% | 2.32% | 1.09% | 0.80% | 1.06% | 0.52% | 0.89% | 0.48% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.44% | 7.32% | 2.70% | 1.60% | 1.01% | 0.48% | 2.45% | 0.44% |
| 1 location only | 0.77% | 1.80% | 1.95% | 0.78% | 1.78% | 2.51% | 1.06% | 1.31% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.87% | 7.20% | 13.36% * | 6.97% | 4.94% | 1.42% | 5.06% | 1.15% |
| 25-49 % | 1.57% | 4.38% * | 5.01% | 2.19% | 2.45% | 1.78% | 2.72% | 1.69% |
| 50-74 % | 0.65% | 3.10% | 5.25% | 2.86% | 1.94% | 0.90% | 2.41% | 0.85% |
| 75% or more | 0.37% | 1.88% | 2.16% | 0.74% | 0.82% | 0.54% | 1.10% | 0.44% |
| Union presence | | | | | | | | |
| No union employees | 0.41% | 1.71% | 2.05% | 0.70% | 1.06% | 0.44% | 0.97% | 0.48% |
| Has union employees | 0.98% | 6.23% * | 6.32% * | 1.80% | 0.76% | 1.14% | 2.84% | 1.02% |
| Unknown | 1.31% | 10.01% | 10.10% * | 7.70% | 4.70% | 1.29% | 7.11% | 1.28% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.76% | 4.33% | 2.91% | 2.07% | 1.63% | 0.97% | 1.94% | 0.83% |
| Less than 50% low wage | 0.34% | 1.78% | 1.99% | 0.69% | 0.77% | 0.49% | 1.06% | 0.39% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4(2009) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 19.5% | 13.4% | 14.6% | 16.8% | 17.7% | 22.0% | 14.6% | 20.6% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 16.1% | 14.5% * | 14.7% * | 15.9% | 14.3% | 17.3% | 13.8% | 17.1% |
| Mining and manufacturing | 22.9% | 14.4% | 17.6% | 18.6% | 21.2% | 25.5% | 17.1% | 23.7% |
| Construction | 16.9% | 13.5% | 16.1% | 18.6% | 17.1% | 18.1% | 15.0% | 18.9% |
| Utilities and transp. | 18.6% | 11.1% | 14.6% | 17.9% | 22.2% | 18.4% | 14.7% | 18.9% |
| Wholesale trade | 19.6% | 15.0% | 17.9% | 18.9% | 17.0% | 22.3% | 17.5% | 20.2% |
| Fin. svcs. and real estate | 22.0% | 18.6% | 18.3% | 17.6% | 18.0% | 23.8% | 17.7% | 22.6% |
| Retail trade | 19.5% | 11.4% | 12.1% | 15.9% | 16.1% | 21.6% | 12.7% | 20.8% |
| Professional services | 18.8% | 11.5% | 13.2% | 15.9% | 16.8% | 21.7% | 13.2% | 20.0% |
| Other services | 16.6% | 13.4% | 11.9% | 13.8% | 14.5% | 19.1% | 13.0% | 17.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 20.0% | 13.1% | 14.9% | 17.7% | 18.2% | 22.3% | 14.9% | 21.2% |
| For profit, unincorporated | 18.2% | 14.5% | 13.8% | 14.5% | 17.1% | 21.3% | 14.1% | 19.6% |
| Nonprofit | 18.2% | 13.7% | 13.2% | 14.1% | 16.5% | 20.7% | 13.1% | 18.8% |
| Age of firm | | | | | | | | |
| Less than 5 years | 17.4% | 11.4% | 13.5% | 15.9% | 24.9% | 24.0% | 12.3% | 22.9% |
| 5-9 years | 15.8% | 12.1% | 15.1% | 16.2% | 14.2% | 21.2% | 13.6% | 17.8% |
| 10-19 years | 17.4% | 13.4% | 13.7% | 16.0% | 18.2% | 21.9% | 14.5% | 19.2% |
| 20 or more years | 20.1% | 14.3% | 15.1% | 17.3% | 17.7% | 22.0% | 15.2% | 20.8% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 21.3% | 19.3% | 17.0% | 17.1% | 18.7% | 22.0% | 16.0% | 21.4% |
| 1 location only | 15.8% | 13.4% | 14.5% | 16.8% | 16.4% | 21.0% | 14.5% | 17.3% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 14.9% | 13.1% | 9.9% * | 10.6% | 10.0% | 20.4% | 12.0% | 16.1% |
| 25-49 % | 16.8% | 9.9% | 11.4% | 12.5% | 14.4% | 20.7% | 11.0% | 18.1% |
| 50-74 % | 18.9% | 12.4% | 13.1% | 13.2% | 14.7% | 21.6% | 12.6% | 20.0% |
| 75% or more | 19.8% | 13.8% | 15.0% | 17.4% | 18.3% | 22.1% | 15.0% | 20.9% |
| Union presence | | | | | | | | |
| No union employees | 18.9% | 13.5% | 14.9% | 16.6% | 18.0% | 21.9% | 14.7% | 20.2% |
| Has union employees | 21.0% | 12.2% | 12.3% | 18.5% | 16.5% | 22.2% | 12.8% | 21.5% |
| Unknown | 21.2% | 15.5% * | 7.8% * | 19.5% | 14.4% | 21.7% | 13.2% | 21.4% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 18.2% | 11.0% | 8.3% | 11.5% | 13.7% | 21.8% | 10.4% | 19.4% |
| Less than 50% low wage | 19.8% | 13.8% | 15.3% | 17.5% | 18.5% | 22.0% | 15.1% | 20.9% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.16% | 0.44% | 0.57% | 0.44% | 0.56% | 0.30% | 0.39% | 0.20% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.78% | 4.48% * | 5.87% * | 3.90% | 4.22% | 4.33% | 2.70% | 3.29% |
| Mining and manufacturing | 0.68% | 1.78% | 2.31% | 0.69% | 1.20% | 1.09% | 0.89% | 0.78% |
| Construction | 0.95% | 1.48% | 2.37% | 1.17% | 2.44% | 3.06% | 1.00% | 1.43% |
| Utilities and transp. | 0.49% | 3.27% | 2.38% | 2.60% | 2.37% | 0.64% | 1.67% | 0.56% |
| Wholesale trade | 0.87% | 0.88% | 1.86% | 1.44% | 1.40% | 1.47% | 1.00% | 1.11% |
| Fin. svcs. and real estate | 0.53% | 1.65% | 2.60% | 1.76% | 0.91% | 0.84% | 1.39% | 0.60% |
| Retail trade | 0.46% | 1.76% | 1.41% | 1.43% | 1.76% | 0.61% | 0.64% | 0.57% |
| Professional services | 0.40% | 1.03% | 1.01% | 0.79% | 0.67% | 0.70% | 0.87% | 0.53% |
| Other services | 0.47% | 1.24% | 1.06% | 0.82% | 1.10% | 0.83% | 0.59% | 0.62% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.21% | 0.87% | 0.62% | 0.52% | 0.63% | 0.32% | 0.40% | 0.20% |
| For profit, unincorporated | 0.56% | 1.30% | 1.03% | 0.84% | 0.90% | 0.95% | 0.97% | 0.63% |
| Nonprofit | 0.83% | 1.55% | 1.50% | 1.08% | 0.89% | 1.22% | 0.97% | 0.90% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.01% | 0.74% | 3.01% | 0.90% | 3.90% | 1.68% | 1.14% | 1.86% |
| 5-9 years | 0.44% | 1.33% | 1.42% | 1.60% | 1.10% | 1.98% | 0.67% | 0.61% |
| 10-19 years | 0.57% | 1.09% | 1.04% | 1.10% | 1.06% | 1.06% | 0.80% | 0.72% |
| 20 or more years | 0.19% | 0.56% | 0.47% | 0.42% | 0.71% | 0.35% | 0.43% | 0.22% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.21% | 4.99% | 1.80% | 0.70% | 0.68% | 0.32% | 0.87% | 0.21% |
| 1 location only | 0.29% | 0.44% | 0.56% | 0.47% | 0.80% | 2.65% | 0.37% | 0.56% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.95% | 2.09% | 3.38% * | 2.02% | 2.04% | 1.90% | 1.38% | 1.42% |
| 25-49 % | 0.74% | 1.84% | 1.87% | 1.33% | 2.08% | 0.98% | 1.12% | 0.90% |
| 50-74 % | 0.52% | 0.98% | 1.15% | 1.06% | 1.19% | 0.59% | 0.64% | 0.59% |
| 75% or more | 0.25% | 0.61% | 0.65% | 0.51% | 0.65% | 0.37% | 0.47% | 0.28% |
| Union presence | | | | | | | | |
| No union employees | 0.19% | 0.37% | 0.64% | 0.41% | 0.55% | 0.26% | 0.39% | 0.22% |
| Has union employees | 0.53% | 2.63% | 2.34% | 2.64% | 2.24% | 0.55% | 1.32% | 0.51% |
| Unknown | 0.76% | 5.63% * | 3.65% * | 4.59% | 1.66% | 0.81% | 2.36% | 0.76% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.37% | 1.17% | 0.72% | 0.93% | 1.00% | 0.61% | 0.58% | 0.45% |
| Less than 50% low wage | 0.23% | 0.48% | 0.62% | 0.44% | 0.61% | 0.43% | 0.44% | 0.29% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4.a(2009) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 10.3% | 47.9% | 28.8% | 12.3% | 8.3% | 6.6% | 30.1% | 7.2% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 17.1% * | . | . | . | . | . | 62.9% | 2.1% * |
| Mining and manufacturing | 10.7% | 42.6% | 28.2% | 8.5% | 13.5% * | 8.4% | 19.8% | 9.7% |
| Construction | 21.3% | 52.0% | 30.9% | 15.4% | 14.9% | 1.4% * | 33.2% | 11.6% |
| Utilities and transp. | 5.9% | 66.8% | 21.2% * | 10.1% * | 4.7% * | 4.2% | 28.2% | 4.3% |
| Wholesale trade | 15.9% | 52.6% | 32.0% | 14.7% * | 8.9% * | 12.2% * | 31.2% | 11.9% |
| Fin. svcs. and real estate | 7.2% | 38.7% | 20.1% | 9.2% * | 9.4% | 4.4% * | 27.6% | 5.0% * |
| Retail trade | 5.8% | 53.4% | 26.3% | 10.9% * | 13.4% * | 2.0% | 29.1% | 3.2% |
| Professional services | 10.9% | 44.5% | 27.2% | 12.9% | 2.9% * | 10.0% | 29.9% | 8.3% |
| Other services | 10.4% | 52.0% | 31.8% | 15.2% | 9.1% | 3.6% * | 35.0% | 5.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 10.4% | 46.8% | 28.9% | 12.0% | 8.1% | 7.2% | 28.3% | 7.6% |
| For profit, unincorporated | 12.0% | 44.4% | 25.1% | 12.6% | 15.5% * | 4.8% * | 32.8% | 7.2% * |
| Nonprofit | 7.9% | 67.8% | 35.6% | 14.2% | 4.9% | 4.7% * | 41.3% | 4.9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 25.5% | 54.6% | 33.3% | 1.4% * | 44.8% * | 8.2% * | 36.0% | 19.4% * |
| 5-9 years | 16.1% | 41.9% | 20.1% | 7.6% * | 5.0% * | 17.0% * | 25.2% | 9.8% * |
| 10-19 years | 12.4% | 45.3% | 19.7% | 13.0% | 5.2% * | 4.6% * | 28.7% | 4.8% |
| 20 or more years | 9.3% | 49.8% | 34.3% | 13.5% | 7.5% | 6.6% | 31.0% | 7.1% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 6.8% | 32.2% * | 24.8% | 13.9% | 4.6% | 6.8% | 22.3% | 6.6% |
| 1 location only | 20.3% | 48.1% | 29.1% | 11.9% | 14.1% | 1.8% * | 30.7% | 10.7% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 15.2% | 40.4% | 63.2% | 39.5% * | 15.3% * | 0.8% * | 51.2% | 4.2% * |
| 25-49 % | 8.6% | 63.4% | 36.1% | 17.1% | 9.8% | 0.9% * | 41.0% | 3.9% |
| 50-74 % | 6.4% | 52.8% | 30.4% | 12.5% | 7.2% * | 2.0% | 38.7% | 2.7% |
| 75% or more | 10.8% | 46.8% | 28.1% | 11.9% | 8.3% | 7.7% | 28.4% | 8.0% |
| Union presence | | | | | | | | |
| No union employees | 8.8% | 47.7% | 27.3% | 10.4% | 7.1% | 2.6% * | 28.9% | 4.3% |
| Has union employees | 15.1% | 63.2% | 57.0% | 27.3% | 16.8% * | 13.2% | 52.8% | 13.9% |
| Unknown | 9.5% * | 26.0% * | 24.4% * | 23.6% * | 12.2% * | 9.0% * | 23.7% * | 9.3% * |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 7.6% | 64.5% | 23.3% | 15.2% | 7.0% | 4.5% * | 41.4% | 5.0% |
| Less than 50% low wage | 10.7% | 45.9% | 29.1% | 12.0% | 8.5% | 7.1% | 29.1% | 7.6% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4.a(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.66% | 1.69% | 1.41% | 1.49% | 1.49% | 0.85% | 0.73% | 0.82% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 6.31% * | . | . | . | . | . | 14.83% | 3.98% * |
| Mining and manufacturing | 2.16% | 10.06% | 4.97% | 2.43% | 4.86% * | 2.48% | 3.19% | 2.40% |
| Construction | 1.44% | 3.69% | 4.91% | 3.67% | 3.99% | 0.60% * | 3.51% | 2.47% |
| Utilities and transp. | 1.48% | 15.45% | 6.97% * | 7.48% * | 3.59% * | 1.03% | 6.73% | 1.02% |
| Wholesale trade | 2.32% | 8.78% | 4.66% | 5.46% * | 4.38% * | 4.04% * | 3.89% | 3.19% |
| Fin. svs. and real estate | 1.85% | 4.99% | 5.89% | 3.91% * | 2.52% | 2.57% * | 3.75% | 2.13% * |
| Retail trade | 0.83% | 8.42% | 4.94% | 3.45% * | 4.69% * | 0.42% | 2.49% | 0.88% |
| Professional services | 1.53% | 4.25% | 5.36% | 2.96% | 1.17% * | 2.36% | 1.94% | 1.67% |
| Other services | 1.28% | 4.11% | 6.51% | 3.94% | 2.68% | 1.27% * | 2.78% | 1.25% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.86% | 2.53% | 1.34% | 1.69% | 1.47% | 1.01% | 1.06% | 0.99% |
| For profit, unincorporated | 2.01% | 4.42% | 5.36% | 3.12% | 5.39% * | 1.46% * | 2.66% | 2.35% * |
| Nonprofit | 1.49% | 7.22% | 7.19% | 3.58% | 1.23% | 1.85% * | 4.63% | 1.18% |
| Age of firm | | | | | | | | |
| Less than 5 years | 4.90% | 9.27% | 7.10% | 0.67% * | 13.55% * | 4.10% * | 5.47% | 6.14% * |
| 5-9 years | 2.85% | 5.39% | 5.53% | 2.55% * | 3.17% * | 6.69% * | 2.80% | 3.97% * |
| 10-19 years | 1.24% | 3.51% | 3.44% | 2.87% | 1.94% * | 1.88% * | 2.27% | 1.15% |
| 20 or more years | 0.84% | 2.24% | 1.53% | 1.75% | 1.26% | 0.91% | 1.10% | 0.90% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.78% | 10.96% * | 3.91% | 2.80% | 0.57% | 0.87% | 3.48% | 0.80% |
| 1 location only | 0.86% | 1.75% | 1.61% | 1.76% | 2.89% | 1.93% * | 0.73% | 1.67% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.31% | 11.49% | 15.92% | 13.42% * | 7.90% * | 0.51% * | 6.85% | 1.39% * |
| 25-49 % | 0.92% | 10.58% | 8.23% | 3.50% | 2.84% | 0.73% * | 6.31% | 0.86% |
| 50-74 % | 0.91% | 8.85% | 6.43% | 3.48% | 3.24% * | 0.56% | 4.94% | 0.57% |
| 75% or more | 0.79% | 2.00% | 1.48% | 1.72% | 1.58% | 0.97% | 0.92% | 0.96% |
| Union presence | | | | | | | | |
| No union employees | 0.56% | 1.69% | 1.50% | 1.46% | 1.20% | 0.85% * | 0.56% | 0.69% |
| Has union employees | 1.47% | 13.27% | 9.20% | 4.11% | 5.36% * | 1.90% | 6.70% | 1.49% |
| Unknown | 3.62% * | 14.86% * | 8.43% * | 13.22% * | 5.63% * | 3.62% * | 13.72% * | 3.59% * |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.21% | 6.27% | 4.61% | 3.19% | 1.93% | 1.46% * | 3.61% | 1.17% |
| Less than 50% low wage | 0.68% | 1.64% | 1.41% | 1.54% | 1.50% | 1.02% | 0.88% | 0.96% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1(2009) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 73.8% | 71.7% | 72.6% | 73.1% | 72.4% | 74.7% | 73.5% | 73.8% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 88.9% | . | . | . | . | . | 73.8% | 95.1% |
| Mining and manufacturing | 79.6% | . | . | . | . | . | 74.9% | 80.3% |
| Construction | 76.9% | . | . | . | . | . | 77.7% | 76.0% |
| Utilities and transp. | 65.3% | . | . | . | . | . | 78.8% | 64.0% |
| Wholesale trade | 76.4% | . | . | . | . | . | 70.7% | 78.2% |
| Fin. svcs. and real estate | 73.2% | . | . | . | . | . | 73.8% | 73.1% |
| Retail trade | 86.9% | . | . | . | . | . | 74.1% | 89.3% |
| Professional services | 67.2% | . | . | . | . | . | 74.3% | 65.7% |
| Other services | 72.5% | . | . | . | . | . | 67.7% | 73.8% |
| Ownership | | | | | | | | |
| For profit, incorporated | 75.9% | . | . | . | . | . | 74.2% | 76.3% |
| For profit, unincorporated | 72.5% | . | . | . | . | . | 74.4% | 71.8% |
| Nonprofit | 63.8% | . | . | . | . | . | 65.9% | 63.5% |
| Age of firm | | | | | | | | |
| Less than 5 years | 73.2% | . | . | . | . | . | 68.0% | 78.8% |
| 5-9 years | 75.8% | . | . | . | . | . | 77.1% | 74.5% |
| 10-19 years | 70.7% | . | . | . | . | . | 71.3% | 70.4% |
| 20 or more years | 74.1% | . | . | . | . | . | 74.3% | 74.1% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 74.8% | . | . | . | . | . | 73.7% | 74.9% |
| 1 location only | 71.5% | . | . | . | . | . | 73.4% | 69.3% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 75.5% | . | . | . | . | . | 72.5% | 76.7% |
| 25-49 % | 76.3% | . | . | . | . | . | 72.6% | 77.2% |
| 50-74 % | 71.1% | . | . | . | . | . | 71.5% | 71.0% |
| 75% or more | 74.0% | . | . | . | . | . | 73.8% | 74.1% |
| Union presence | | | | | | | | |
| No union employees | 75.5% | . | . | . | . | . | 74.2% | 75.8% |
| Has union employees | 66.7% | . | . | . | . | . | 63.0% | 67.0% |
| Unknown | 75.9% | . | . | . | . | . | 67.0% | 76.1% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 80.0% | . | . | . | . | . | 70.6% | 81.3% |
| Less than 50% low wage | 72.6% | . | . | . | . | . | 73.8% | 72.3% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.49% | 1.04% | 1.21% | 1.43% | 1.19% | 0.84% | 0.66% | 0.61% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4.13% | . | . | . | . | . | 5.42% | 3.64% |
| Mining and manufacturing | 0.87% | . | . | . | . | . | 1.60% | 1.02% |
| Construction | 1.99% | . | . | . | . | . | 2.17% | 3.91% |
| Utilities and transp. | 3.51% | . | . | . | . | . | 4.99% | 3.83% |
| Wholesale trade | 2.02% | . | . | . | . | . | 2.15% | 2.61% |
| Fin. svcs. and real estate | 1.00% | . | . | . | . | . | 2.86% | 1.12% |
| Retail trade | 0.81% | . | . | . | . | . | 2.30% | 0.94% |
| Professional services | 0.77% | . | . | . | . | . | 1.08% | 0.78% |
| Other services | 1.64% | . | . | . | . | . | 1.70% | 2.19% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.63% | . | . | . | . | . | 0.54% | 0.78% |
| For profit, unincorporated | 1.78% | . | . | . | . | . | 2.19% | 2.02% |
| Nonprofit | 1.49% | . | . | . | . | . | 3.08% | 1.46% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.46% | . | . | . | . | . | 3.09% | 3.80% |
| 5-9 years | 1.67% | . | . | . | . | . | 1.47% | 3.35% |
| 10-19 years | 1.31% | . | . | . | . | . | 1.29% | 2.54% |
| 20 or more years | 0.57% | . | . | . | . | . | 0.80% | 0.67% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.76% | . | . | . | . | . | 1.46% | 0.77% |
| 1 location only | 1.05% | . | . | . | . | . | 0.66% | 1.86% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.75% | . | . | . | . | . | 3.94% | 3.27% |
| 25-49 % | 2.35% | . | . | . | . | . | 1.58% | 3.11% |
| 50-74 % | 2.36% | . | . | . | . | . | 1.57% | 2.88% |
| 75% or more | 0.69% | . | . | . | . | . | 0.75% | 0.83% |
| Union presence | | | | | | | | |
| No union employees | 0.49% | . | . | . | . | . | 0.64% | 0.59% |
| Has union employees | 1.55% | . | . | . | . | . | 4.02% | 1.72% |
| Unknown | 3.04% | . | . | . | . | . | 6.72% | 3.09% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.46% | . | . | . | . | . | 2.02% | 1.77% |
| Less than 50% low wage | 0.51% | . | . | . | . | . | 0.70% | 0.63% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.2(2009) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 917 | 1,266 | 1,300 | 1,264 | 1,029 | 678 | 1,283 | 822 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 741 | . | . | . | . | . | 1,368 | 597 |
| Mining and manufacturing | 902 | . | . | . | . | . | 1,413 | 809 |
| Construction | 1,161 | . | . | . | . | . | 1,231 | 1,082 |
| Utilities and transp. | 864 | . | . | . | . | . | 1,405 | 796 |
| Wholesale trade | 970 | . | . | . | . | . | 1,306 | 859 |
| Fin. svcs. and real estate | 900 | . | . | . | . | . | 1,381 | 813 |
| Retail trade | 856 | . | . | . | . | . | 1,313 | 777 |
| Professional services | 918 | . | . | . | . | . | 1,264 | 816 |
| Other services | 925 | . | . | . | . | . | 1,171 | 854 |
| Ownership | | | | | | | | |
| For profit, incorporated | 923 | . | . | . | . | . | 1,322 | 819 |
| For profit, unincorporated | 966 | . | . | . | . | . | 1,268 | 847 |
| Nonprofit | 838 | . | . | . | . | . | 979 | 815 |
| Age of firm | | | | | | | | |
| Less than 5 years | 1,122 | . | . | . | . | . | 1,276 | 943 |
| 5-9 years | 1,227 | . | . | . | . | . | 1,343 | 1,114 |
| 10-19 years | 1,169 | . | . | . | . | . | 1,319 | 1,068 |
| 20 or more years | 849 | . | . | . | . | . | 1,254 | 781 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 756 | . | . | . | . | . | 1,335 | 743 |
| 1 location only | 1,219 | . | . | . | . | . | 1,279 | 1,144 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 990 | . | . | . | . | . | 1,278 | 874 |
| 25-49 % | 904 | . | . | . | . | . | 1,251 | 813 |
| 50-74 % | 818 | . | . | . | . | . | 1,218 | 740 |
| 75% or more | 933 | . | . | . | . | . | 1,293 | 835 |
| Union presence | | | | | | | | |
| No union employees | 997 | . | . | . | . | . | 1,309 | 885 |
| Has union employees | 642 | . | . | . | . | . | 737 | 637 |
| Unknown | 741 | . | . | . | . | . | 953 | 736 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 922 | . | . | . | . | . | 1,295 | 866 |
| Less than 50% low wage | 916 | . | . | . | . | . | 1,281 | 810 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.2(2009) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------------|--------------------|--------------------|----------------------|------------------------------|------------------------------|-------------------------|
| United States | 8.65 | 23.75 | 36.46 | 30.75 | 36.61 | 13.81 | 24.31 | 7.98 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 141.98 | . | . | . | . | . | 168.85 | 144.59 |
| Mining and manufacturing | 40.70 | . | . | . | . | . | 75.30 | 41.22 |
| Construction | 56.38 | . | . | . | . | . | 46.05 | 91.17 |
| Utilities and transp. | 86.98 | . | . | . | . | . | 124.16 | 100.53 |
| Wholesale trade | 42.55 | . | . | . | . | . | 41.93 | 50.96 |
| Fin. svcs. and real estate | 29.15 | . | . | . | . | . | 116.78 | 35.36 |
| Retail trade | 21.95 | . | . | . | . | . | 54.61 | 25.15 |
| Professional services | 21.99 | . | . | . | . | . | 36.95 | 27.94 |
| Other services | 41.36 | . | . | . | . | . | 43.72 | 55.77 |
| Ownership | | | | | | | | |
| For profit, incorporated | 12.34 | . | . | . | . | . | 24.40 | 12.53 |
| For profit, unincorporated | 39.69 | . | . | . | . | . | 68.79 | 37.01 |
| Nonprofit | 24.32 | . | . | . | . | . | 57.54 | 25.56 |
| Age of firm | | | | | | | | |
| Less than 5 years | 74.45 | . | . | . | . | . | 64.38 | 106.89 |
| 5-9 years | 80.09 | . | . | . | . | . | 83.25 | 98.80 |
| 10-19 years | 43.56 | . | . | . | . | . | 64.14 | 62.07 |
| 20 or more years | 6.32 | . | . | . | . | . | 26.08 | 7.86 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 10.67 | . | . | . | . | . | 72.82 | 10.62 |
| 1 location only | 35.27 | . | . | . | . | . | 30.06 | 58.34 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 58.02 | . | . | . | . | . | 126.65 | 78.14 |
| 25-49 % | 34.22 | . | . | . | . | . | 90.37 | 43.14 |
| 50-74 % | 30.57 | . | . | . | . | . | 47.98 | 35.78 |
| 75% or more | 13.21 | . | . | . | . | . | 25.47 | 13.32 |
| Union presence | | | | | | | | |
| No union employees | 14.55 | . | . | . | . | . | 26.73 | 12.14 |
| Has union employees | 27.38 | . | . | . | . | . | 93.08 | 29.16 |
| Unknown | 33.05 | . | . | . | . | . | 205.48 | 31.95 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 21.45 | . | . | . | . | . | 36.70 | 24.82 |
| Less than 50% low wage | 7.80 | . | . | . | . | . | 27.10 | 7.10 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.3(2009) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,761 | 2,832 | 2,567 | 2,462 | 1,828 | 1,477 | 2,652 | 1,610 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1,958 | . | . | . | . | . | 3,114 | 1,456 * |
| Mining and manufacturing | 1,563 | . | . | . | . | . | 2,484 | 1,476 |
| Construction | 2,407 | . | . | . | . | . | 2,640 | 2,183 |
| Utilities and transp. | 1,541 | . | . | . | . | . | 2,483 | 1,443 |
| Wholesale trade | 1,850 | . | . | . | . | . | 3,124 | 1,564 |
| Fin. svs. and real estate | 1,724 | . | . | . | . | . | 2,419 | 1,647 |
| Retail trade | 1,870 | . | . | . | . | . | 2,730 | 1,769 |
| Professional services | 1,734 | . | . | . | . | . | 2,719 | 1,556 |
| Other services | 1,863 | . | . | . | . | . | 2,482 | 1,738 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,798 | . | . | . | . | . | 2,700 | 1,647 |
| For profit, unincorporated | 1,848 | . | . | . | . | . | 2,758 | 1,608 |
| Nonprofit | 1,430 | . | . | . | . | . | 1,931 | 1,378 |
| Age of firm | | | | | | | | |
| Less than 5 years | 2,429 | . | . | . | . | . | 2,919 | 2,095 |
| 5-9 years | 2,393 | . | . | . | . | . | 2,738 | 2,095 |
| 10-19 years | 2,250 | . | . | . | . | . | 2,652 | 2,027 |
| 20 or more years | 1,652 | . | . | . | . | . | 2,598 | 1,551 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,528 | . | . | . | . | . | 2,548 | 1,512 |
| 1 location only | 2,419 | . | . | . | . | . | 2,661 | 2,163 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2,305 | . | . | . | . | . | 3,213 | 1,997 |
| 25-49 % | 2,055 | . | . | . | . | . | 2,868 | 1,920 |
| 50-74 % | 1,636 | . | . | . | . | . | 2,651 | 1,475 |
| 75% or more | 1,760 | . | . | . | . | . | 2,635 | 1,611 |
| Union presence | | | | | | | | |
| No union employees | 1,918 | . | . | . | . | . | 2,737 | 1,719 |
| Has union employees | 1,250 | . | . | . | . | . | 1,579 | 1,234 |
| Unknown | 1,725 | . | . | . | . | . | 2,026 | 1,720 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,869 | . | . | . | . | . | 2,900 | 1,775 |
| Less than 50% low wage | 1,743 | . | . | . | . | . | 2,630 | 1,579 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.3(2009) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 20.09 | 65.32 | 113.51 | 64.49 | 51.66 | 22.68 | 49.68 | 19.54 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 365.90 | . | . | . | . | . | 364.56 | 504.45 * |
| Mining and manufacturing | 41.12 | . | . | . | . | . | 169.73 | 40.65 |
| Construction | 82.06 | . | . | . | . | . | 137.17 | 200.80 |
| Utilities and transp. | 89.91 | . | . | . | . | . | 341.60 | 82.59 |
| Wholesale trade | 86.28 | . | . | . | . | . | 248.45 | 88.79 |
| Fin. svcs. and real estate | 48.24 | . | . | . | . | . | 234.88 | 51.22 |
| Retail trade | 67.36 | . | . | . | . | . | 174.57 | 66.73 |
| Professional services | 49.82 | . | . | . | . | . | 89.42 | 49.18 |
| Other services | 104.58 | . | . | . | . | . | 147.72 | 142.29 |
| Ownership | | | | | | | | |
| For profit, incorporated | 24.57 | . | . | . | . | . | 67.18 | 20.90 |
| For profit, unincorporated | 65.34 | . | . | . | . | . | 128.92 | 58.76 |
| Nonprofit | 57.60 | . | . | . | . | . | 198.80 | 53.37 |
| Age of firm | | | | | | | | |
| Less than 5 years | 139.20 | . | . | . | . | . | 234.45 | 197.61 |
| 5-9 years | 126.28 | . | . | . | . | . | 118.69 | 174.50 |
| 10-19 years | 95.74 | . | . | . | . | . | 115.37 | 124.58 |
| 20 or more years | 13.48 | . | . | . | . | . | 60.61 | 17.12 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 11.05 | . | . | . | . | . | 137.29 | 11.87 |
| 1 location only | 68.29 | . | . | . | . | . | 54.73 | 119.92 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 107.78 | . | . | . | . | . | 341.86 | 69.40 |
| 25-49 % | 147.30 | . | . | . | . | . | 337.16 | 147.59 |
| 50-74 % | 68.12 | . | . | . | . | . | 122.49 | 60.44 |
| 75% or more | 27.02 | . | . | . | . | . | 56.72 | 24.37 |
| Union presence | | | | | | | | |
| No union employees | 36.31 | . | . | . | . | . | 65.27 | 31.62 |
| Has union employees | 42.91 | . | . | . | . | . | 158.69 | 40.82 |
| Unknown | 80.91 | . | . | . | . | . | 427.70 | 79.80 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 53.24 | . | . | . | . | . | 190.93 | 51.35 |
| Less than 50% low wage | 16.93 | . | . | . | . | . | 54.87 | 18.39 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.4(2009) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 72.6% | 72.5% | 73.9% | 77.2% | 77.1% | 69.9% | 73.6% | 72.4% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 76.4% | . | . | . | . | . | 70.1% | 79.0% |
| Mining and manufacturing | 71.1% | . | . | . | . | . | 74.5% | 70.7% |
| Construction | 73.7% | . | . | . | . | . | 71.7% | 75.7% |
| Utilities and transp. | 75.6% | . | . | . | . | . | 74.7% | 75.7% |
| Wholesale trade | 73.0% | . | . | . | . | . | 73.3% | 72.9% |
| Fin. svcs. and real estate | 68.3% | . | . | . | . | . | 73.5% | 67.6% |
| Retail trade | 61.9% | . | . | . | . | . | 74.8% | 59.5% |
| Professional services | 75.5% | . | . | . | . | . | 73.6% | 75.9% |
| Other services | 77.8% | . | . | . | . | . | 74.1% | 78.8% |
| Ownership | | | | | | | | |
| For profit, incorporated | 71.4% | . | . | . | . | . | 73.9% | 70.9% |
| For profit, unincorporated | 74.5% | . | . | . | . | . | 71.4% | 75.5% |
| Nonprofit | 77.1% | . | . | . | . | . | 75.2% | 77.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 75.4% | . | . | . | . | . | 74.7% | 76.0% |
| 5-9 years | 76.7% | . | . | . | . | . | 74.4% | 78.8% |
| 10-19 years | 77.4% | . | . | . | . | . | 73.6% | 79.7% |
| 20 or more years | 71.6% | . | . | . | . | . | 73.2% | 71.4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 70.7% | . | . | . | . | . | 73.6% | 70.7% |
| 1 location only | 76.7% | . | . | . | . | . | 73.6% | 80.1% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 74.4% | . | . | . | . | . | 66.5% | 77.8% |
| 25-49 % | 70.6% | . | . | . | . | . | 76.6% | 69.1% |
| 50-74 % | 65.7% | . | . | . | . | . | 72.6% | 64.4% |
| 75% or more | 73.6% | . | . | . | . | . | 73.7% | 73.6% |
| Union presence | | | | | | | | |
| No union employees | 72.6% | . | . | . | . | . | 74.0% | 72.2% |
| Has union employees | 74.9% | . | . | . | . | . | 64.6% | 75.4% |
| Unknown | 68.1% | . | . | . | . | . | 85.1% | 67.7% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 66.4% | . | . | . | . | . | 75.0% | 65.2% |
| Less than 50% low wage | 73.7% | . | . | . | . | . | 73.4% | 73.8% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.4(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.51% | 1.08% | 1.05% | 1.24% | 1.66% | 0.53% | 0.51% | 0.62% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 10.23% | . | . | . | . | . | 6.29% | 13.28% |
| Mining and manufacturing | 1.68% | . | . | . | . | . | 2.92% | 2.11% |
| Construction | 2.09% | . | . | . | . | . | 2.08% | 3.31% |
| Utilities and transp. | 2.71% | . | . | . | . | . | 4.26% | 2.78% |
| Wholesale trade | 2.71% | . | . | . | . | . | 2.68% | 3.20% |
| Fin. svcs. and real estate | 1.97% | . | . | . | . | . | 2.21% | 2.31% |
| Retail trade | 1.97% | . | . | . | . | . | 2.45% | 2.35% |
| Professional services | 1.35% | . | . | . | . | . | 1.61% | 1.74% |
| Other services | 1.57% | . | . | . | . | . | 1.57% | 2.10% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.45% | . | . | . | . | . | 0.52% | 0.48% |
| For profit, unincorporated | 2.18% | . | . | . | . | . | 2.45% | 2.89% |
| Nonprofit | 2.17% | . | . | . | . | . | 1.36% | 2.38% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.83% | . | . | . | . | . | 2.44% | 3.47% |
| 5-9 years | 1.46% | . | . | . | . | . | 2.42% | 2.34% |
| 10-19 years | 1.03% | . | . | . | . | . | 1.20% | 1.48% |
| 20 or more years | 0.53% | . | . | . | . | . | 0.55% | 0.61% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.44% | . | . | . | . | . | 2.34% | 0.44% |
| 1 location only | 1.11% | . | . | . | . | . | 0.59% | 2.23% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.59% | . | . | . | . | . | 2.78% | 2.05% |
| 25-49 % | 2.48% | . | . | . | . | . | 3.70% | 3.33% |
| 50-74 % | 1.86% | . | . | . | . | . | 1.69% | 2.17% |
| 75% or more | 0.68% | . | . | . | . | . | 0.41% | 0.82% |
| Union presence | | | | | | | | |
| No union employees | 0.70% | . | . | . | . | . | 0.49% | 0.88% |
| Has union employees | 1.57% | . | . | . | . | . | 2.13% | 1.69% |
| Unknown | 3.19% | . | . | . | . | . | 4.17% | 3.24% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.92% | . | . | . | . | . | 1.39% | 0.99% |
| Less than 50% low wage | 0.64% | . | . | . | . | . | 0.56% | 0.79% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.5(2009) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 21.53 | 24.16 | 23.38 | 23.16 | 21.78 | 20.53 | 23.66 | 21.06 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 26.66 | . | . | . | . | . | 25.73 | 27.00 |
| Mining and manufacturing | 21.60 | . | . | . | . | . | 23.72 | 21.29 |
| Construction | 22.74 | . | . | . | . | . | 23.78 | 21.74 |
| Utilities and transp. | 20.05 | . | . | . | . | . | 23.44 | 19.74 |
| Wholesale trade | 21.65 | . | . | . | . | . | 24.17 | 20.87 |
| Fin. svcs. and real estate | 21.54 | . | . | . | . | . | 23.45 | 21.24 |
| Retail trade | 22.56 | . | . | . | . | . | 24.58 | 22.10 |
| Professional services | 20.91 | . | . | . | . | . | 23.48 | 20.38 |
| Other services | 22.00 | . | . | . | . | . | 23.11 | 21.71 |
| Ownership | | | | | | | | |
| For profit, incorporated | 21.77 | . | . | . | . | . | 23.90 | 21.28 |
| For profit, unincorporated | 21.94 | . | . | . | . | . | 23.87 | 21.35 |
| Nonprofit | 20.09 | . | . | . | . | . | 21.47 | 19.92 |
| Age of firm | | | | | | | | |
| Less than 5 years | 23.80 | . | . | . | . | . | 24.12 | 23.46 |
| 5-9 years | 23.14 | . | . | . | . | . | 23.75 | 22.61 |
| 10-19 years | 22.24 | . | . | . | . | . | 23.45 | 21.55 |
| 20 or more years | 21.24 | . | . | . | . | . | 23.67 | 20.90 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 20.81 | . | . | . | . | . | 23.16 | 20.76 |
| 1 location only | 22.98 | . | . | . | . | . | 23.70 | 22.25 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 22.92 | . | . | . | . | . | 23.27 | 22.80 |
| 25-49 % | 21.55 | . | . | . | . | . | 23.45 | 21.04 |
| 50-74 % | 20.91 | . | . | . | . | . | 24.26 | 20.22 |
| 75% or more | 21.59 | . | . | . | . | . | 23.61 | 21.15 |
| Union presence | | | | | | | | |
| No union employees | 22.14 | . | . | . | . | . | 23.92 | 21.58 |
| Has union employees | 19.56 | . | . | . | . | . | 18.60 | 19.61 |
| Unknown | 21.24 | . | . | . | . | . | 24.85 | 21.14 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 22.27 | . | . | . | . | . | 24.54 | 21.89 |
| Less than 50% low wage | 21.41 | . | . | . | . | . | 23.55 | 20.92 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.5(2009) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.10 | 0.29 | 0.21 | 0.22 | 0.21 | 0.15 | 0.07 | 0.11 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1.38 | . | . | . | . | . | 1.08 | 2.33 |
| Mining and manufacturing | 0.17 | . | . | . | . | . | 0.50 | 0.18 |
| Construction | 0.47 | . | . | . | . | . | 0.33 | 0.71 |
| Utilities and transp. | 0.50 | . | . | . | . | . | 0.92 | 0.57 |
| Wholesale trade | 0.39 | . | . | . | . | . | 0.62 | 0.44 |
| Fin. svcs. and real estate | 0.29 | . | . | . | . | . | 0.44 | 0.30 |
| Retail trade | 0.20 | . | . | . | . | . | 0.36 | 0.22 |
| Professional services | 0.16 | . | . | . | . | . | 0.32 | 0.16 |
| Other services | 0.25 | . | . | . | . | . | 0.39 | 0.31 |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.10 | . | . | . | . | . | 0.10 | 0.11 |
| For profit, unincorporated | 0.31 | . | . | . | . | . | 0.41 | 0.37 |
| Nonprofit | 0.21 | . | . | . | . | . | 0.36 | 0.24 |
| Age of firm | | | | | | | | |
| Less than 5 years | 0.66 | . | . | . | . | . | 0.56 | 0.92 |
| 5-9 years | 0.56 | . | . | . | . | . | 0.49 | 0.93 |
| 10-19 years | 0.17 | . | . | . | . | . | 0.35 | 0.30 |
| 20 or more years | 0.12 | . | . | . | . | . | 0.21 | 0.14 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.13 | . | . | . | . | . | 0.21 | 0.14 |
| 1 location only | 0.16 | . | . | . | . | . | 0.07 | 0.28 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.70 | . | . | . | . | . | 0.98 | 0.87 |
| 25-49 % | 0.45 | . | . | . | . | . | 0.59 | 0.48 |
| 50-74 % | 0.37 | . | . | . | . | . | 0.55 | 0.43 |
| 75% or more | 0.11 | . | . | . | . | . | 0.11 | 0.12 |
| Union presence | | | | | | | | |
| No union employees | 0.09 | . | . | . | . | . | 0.09 | 0.11 |
| Has union employees | 0.27 | . | . | . | . | . | 0.67 | 0.30 |
| Unknown | 0.27 | . | . | . | . | . | 1.28 | 0.27 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.24 | . | . | . | . | . | 0.36 | 0.27 |
| Less than 50% low wage | 0.10 | . | . | . | . | . | 0.09 | 0.12 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.6(2009) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 18.6% | 20.6% | 20.1% | 19.4% | 19.6% | 18.1% | 20.2% | 18.4% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 20.7% | . | . | . | . | . | 24.0% | 19.4% |
| Mining and manufacturing | 18.5% | . | . | . | . | . | 20.7% | 18.3% |
| Construction | 19.5% | . | . | . | . | . | 19.8% | 19.2% |
| Utilities and transp. | 17.8% | . | . | . | . | . | 18.4% | 17.8% |
| Wholesale trade | 18.7% | . | . | . | . | . | 20.5% | 18.3% |
| Fin. svcs. and real estate | 17.5% | . | . | . | . | . | 19.9% | 17.4% |
| Retail trade | 20.1% | . | . | . | . | . | 21.6% | 20.0% |
| Professional services | 18.4% | . | . | . | . | . | 20.1% | 18.2% |
| Other services | 18.6% | . | . | . | . | . | 19.8% | 18.3% |
| Ownership | | | | | | | | |
| For profit, incorporated | 18.6% | . | . | . | . | . | 20.6% | 18.3% |
| For profit, unincorporated | 18.9% | . | . | . | . | . | 20.3% | 18.5% |
| Nonprofit | 18.9% | . | . | . | . | . | 17.4% | 19.1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 20.4% | . | . | . | . | . | 21.8% | 19.1% |
| 5-9 years | 20.5% | . | . | . | . | . | 20.8% | 20.4% |
| 10-19 years | 20.0% | . | . | . | . | . | 21.1% | 19.2% |
| 20 or more years | 18.4% | . | . | . | . | . | 19.5% | 18.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 18.3% | . | . | . | . | . | 21.2% | 18.3% |
| 1 location only | 19.8% | . | . | . | . | . | 20.2% | 19.4% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 19.6% | . | . | . | . | . | 21.8% | 18.8% |
| 25-49 % | 19.8% | . | . | . | . | . | 20.1% | 19.8% |
| 50-74 % | 20.1% | . | . | . | . | . | 19.3% | 20.2% |
| 75% or more | 18.3% | . | . | . | . | . | 20.3% | 18.0% |
| Union presence | | | | | | | | |
| No union employees | 18.9% | . | . | . | . | . | 20.6% | 18.6% |
| Has union employees | 17.6% | . | . | . | . | . | 17.2% | 17.7% |
| Unknown | 18.8% | . | . | . | . | . | 18.3% | 18.8% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 20.1% | . | . | . | . | . | 20.4% | 20.1% |
| Less than 50% low wage | 18.2% | . | . | . | . | . | 20.2% | 17.9% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.6(2009) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2009

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.14% | 0.44% | 0.59% | 0.36% | 0.24% | 0.19% | 0.28% | 0.15% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1.16% | . | . | . | . | . | 2.54% | 2.22% |
| Mining and manufacturing | 0.49% | . | . | . | . | . | 1.23% | 0.45% |
| Construction | 0.55% | . | . | . | . | . | 0.94% | 0.48% |
| Utilities and transp. | 0.53% | . | . | . | . | . | 1.10% | 0.62% |
| Wholesale trade | 0.49% | . | . | . | . | . | 0.58% | 0.58% |
| Fin. svcs. and real estate | 0.45% | . | . | . | . | . | 0.87% | 0.50% |
| Retail trade | 0.15% | . | . | . | . | . | 0.69% | 0.14% |
| Professional services | 0.24% | . | . | . | . | . | 0.49% | 0.29% |
| Other services | 0.41% | . | . | . | . | . | 0.51% | 0.49% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.15% | . | . | . | . | . | 0.37% | 0.18% |
| For profit, unincorporated | 0.54% | . | . | . | . | . | 1.01% | 0.60% |
| Nonprofit | 0.46% | . | . | . | . | . | 0.55% | 0.46% |
| Age of firm | | | | | | | | |
| Less than 5 years | 0.90% | . | . | . | . | . | 1.37% | 0.90% |
| 5-9 years | 0.85% | . | . | . | . | . | 0.68% | 1.19% |
| 10-19 years | 0.78% | . | . | . | . | . | 0.73% | 0.91% |
| 20 or more years | 0.18% | . | . | . | . | . | 0.33% | 0.18% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.18% | . | . | . | . | . | 0.86% | 0.18% |
| 1 location only | 0.14% | . | . | . | . | . | 0.29% | 0.41% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.87% | . | . | . | . | . | 1.49% | 0.89% |
| 25-49 % | 0.33% | . | . | . | . | . | 0.48% | 0.35% |
| 50-74 % | 0.17% | . | . | . | . | . | 0.69% | 0.18% |
| 75% or more | 0.15% | . | . | . | . | . | 0.34% | 0.17% |
| Union presence | | | | | | | | |
| No union employees | 0.18% | . | . | . | . | . | 0.25% | 0.22% |
| Has union employees | 0.31% | . | . | . | . | . | 1.24% | 0.35% |
| Unknown | 0.27% | . | . | . | . | . | 0.91% | 0.28% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.25% | . | . | . | . | . | 0.50% | 0.25% |
| Less than 50% low wage | 0.20% | . | . | . | . | . | 0.32% | 0.21% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.G.1(2009) Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2009

| | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| Single coverage | | | | | | | | |
| Average (mean) | 4,669 | 4,982 | 4,573 | 4,521 | 4,702 | 4,673 | 4,652 | 4,674 |
| 10th percentile | 2,900 | 2,400 | 2,500 | 2,700 | 3,000 | 3,000 | 2,500 | 3,000 |
| 25th percentile | 3,600 | 3,500 | 3,300 | 3,400 | 3,800 | 3,800 | 3,300 | 3,700 |
| 50th percentile (median) | 4,500 | 4,600 | 4,200 | 4,300 | 4,500 | 4,500 | 4,300 | 4,500 |
| 75th percentile | 5,500 | 6,000 | 5,500 | 5,300 | 5,500 | 5,500 | 5,500 | 5,500 |
| 90th percentile | 6,600 | 8,000 | 6,900 | 6,700 | 6,600 | 6,400 | 7,200 | 6,500 |
| Employee-plus-one coverage | | | | | | | | |
| Average (mean) | 9,053 | 9,687 | 9,163 | 8,748 | 9,093 | 9,048 | 9,124 | 9,042 |
| 10th percentile | 5,800 | 4,900 | 4,900 | 5,400 | 5,500 | 6,000 | 4,900 | 6,000 |
| 25th percentile | 7,300 | 6,600 | 6,500 | 6,700 | 7,200 | 7,400 | 6,500 | 7,400 |
| 50th percentile (median) | 8,800 | 9,200 | 8,900 | 8,500 | 9,100 | 8,800 | 8,800 | 8,800 |
| 75th percentile | 11,000 | 12,000 | 11,000 | 11,000 | 11,000 | 11,000 | 11,000 | 11,000 |
| 90th percentile | 13,000 | 14,000 | 14,000 | 13,000 | 13,000 | 12,000 | 14,000 | 13,000 |
| Family coverage | | | | | | | | |
| Average (mean) | 13,027 | 12,040 | 11,900 | 12,330 | 13,081 | 13,325 | 12,041 | 13,210 |
| 10th percentile | 8,400 | 6,200 | 6,900 | 7,500 | 8,500 | 9,000 | 6,800 | 8,700 |
| 25th percentile | 11,000 | 8,500 | 9,100 | 9,700 | 10,000 | 11,000 | 9,100 | 11,000 |
| 50th percentile (median) | 13,000 | 12,000 | 11,000 | 12,000 | 13,000 | 13,000 | 12,000 | 13,000 |
| 75th percentile | 15,000 | 15,000 | 14,000 | 15,000 | 16,000 | 16,000 | 14,000 | 16,000 |
| 90th percentile | 18,000 | 18,000 | 17,000 | 17,000 | 18,000 | 18,000 | 18,000 | 18,000 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.1(2009) Standard error for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2009

| | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| Single coverage | | | | | | | | |
| Average (mean) | 21.40 | 50.58 | 61.17 | 53.14 | 41.66 | 41.55 | 30.56 | 31.05 |
| 10th percentile | 23.26 | 68.28 | 51.19 | 30.47 | 74.95 | 63.06 | 35.66 | 39.18 |
| 25th percentile | 21.00 | 44.79 | 52.14 | 59.81 | 41.28 | 32.74 | 29.21 | 27.56 |
| 50th percentile (median) | 22.68 | 60.86 | 51.41 | 36.94 | 33.76 | 31.34 | 34.14 | 27.66 |
| 75th percentile | 19.69 | 111.89 | 109.60 | 60.35 | 67.35 | 33.86 | 52.93 | 28.19 |
| 90th percentile | 46.16 | 160.47 | 150.95 | 160.08 | 66.44 | 67.14 | 79.04 | 57.06 |
| Employee-plus-one coverage | | | | | | | | |
| Average (mean) | 34.29 | 157.02 | 190.22 | 94.64 | 143.37 | 48.81 | 118.93 | 35.61 |
| 10th percentile | 60.21 | 231.07 | 159.24 | 110.96 | 514.25 | 82.42 | 150.66 | 69.48 |
| 25th percentile | 34.79 | 203.60 | 174.71 | 128.40 | 197.93 | 46.90 | 126.99 | 37.19 |
| 50th percentile (median) | 55.63 | 256.07 | 243.72 | 112.59 | 156.92 | 42.76 | 130.76 | 51.38 |
| 75th percentile | 67.96 | 375.88 | 275.61 | 142.96 | 155.98 | 73.70 | 192.40 | 67.05 |
| 90th percentile | 68.40 | 401.00 | 552.84 | 185.21 | 177.34 | 178.29 | 273.98 | 99.12 |
| Family coverage | | | | | | | | |
| Average (mean) | 24.57 | 125.89 | 156.41 | 227.74 | 173.56 | 50.81 | 129.29 | 24.36 |
| 10th percentile | 117.72 | 181.89 | 284.22 | 364.89 | 241.26 | 149.25 | 197.36 | 138.41 |
| 25th percentile | 61.84 | 256.41 | 262.48 | 241.81 | 209.83 | 39.23 | 174.94 | 57.67 |
| 50th percentile (median) | 64.26 | 189.75 | 181.23 | 263.91 | 159.81 | 85.77 | 157.63 | 63.47 |
| 75th percentile | 62.24 | 189.15 | 189.05 | 252.31 | 279.85 | 97.60 | 161.60 | 72.55 |
| 90th percentile | 119.29 | 357.99 | 362.91 | 340.22 | 388.08 | 101.12 | 239.68 | 111.85 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table I.G.2(2009) Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2009

| | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| Single coverage | | | | | | | | |
| Average (mean) | 957 | 752 | 818 | 915 | 988 | 1,005 | 834 | 989 |
| 10th percentile | 0 | 0 | 0 | 0 | 0 | 140 * | 0 | 0 |
| 25th percentile | 300 | 0 | 0 | 0 | 340 | 520 | 0 | 430 |
| 50th percentile (median) | 840 | 0 | 380 | 700 | 840 | 920 | 270 | 890 |
| 75th percentile | 1,300 | 1,100 | 1,300 | 1,400 | 1,400 | 1,300 | 1,300 | 1,300 |
| 90th percentile | 1,900 | 2,400 | 2,300 | 2,200 | 2,100 | 1,800 | 2,300 | 1,900 |
| Employee-plus-one coverage | | | | | | | | |
| Average (mean) | 2,363 | 2,312 | 2,645 | 2,918 | 2,694 | 2,158 | 2,648 | 2,318 |
| 10th percentile | 0 | 0 | 0 | 0 | 440 | 540 | 0 | 520 |
| 25th percentile | 1,200 | 0 | 0 | 1,300 | 1,500 | 1,200 | 0 | 1,300 |
| 50th percentile (median) | 2,100 | 940 * | 2,100 | 2,700 | 2,400 | 1,900 | 2,100 | 2,000 |
| 75th percentile | 3,100 | 3,600 | 4,100 | 4,000 | 3,700 | 2,700 | 4,000 | 3,000 |
| 90th percentile | 4,500 | 6,500 | 6,400 | 6,000 | 5,000 | 3,800 | 6,500 | 4,200 |
| Family coverage | | | | | | | | |
| Average (mean) | 3,474 | 2,986 | 3,767 | 4,124 | 3,921 | 3,242 | 3,630 | 3,445 |
| 10th percentile | 0 | 0 | 0 | 0 | 340 * | 960 | 0 | 800 |
| 25th percentile | 1,700 | 0 | 0 | 1,500 | 2,000 | 1,800 | 0 | 1,900 |
| 50th percentile (median) | 3,000 | 0 | 2,900 | 3,600 | 3,400 | 2,800 | 2,700 | 3,000 |
| 75th percentile | 4,500 | 5,400 | 6,200 | 6,000 | 5,300 | 4,000 | 6,000 | 4,400 |
| 90th percentile | 7,000 | 9,500 | 9,200 | 8,600 | 7,500 | 5,800 | 9,000 | 6,500 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.2(2009) Standard error for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2009

| | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| Single coverage | | | | | | | | |
| Average (mean) | 12.73 | 36.24 | 28.21 | 35.21 | 30.70 | 19.95 | 11.84 | 16.46 |
| 10th percentile | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 42.84 * | 0.00 | 0.00 |
| 25th percentile | 30.10 | 0.00 | 0.00 | 7.59 | 41.89 | 18.26 | 0.00 | 20.19 |
| 50th percentile (median) | 13.49 | 0.00 | 81.20 | 54.23 | 29.99 | 11.48 | 55.22 | 17.90 |
| 75th percentile | 16.00 | 71.94 | 48.51 | 48.20 | 27.29 | 15.63 | 25.01 | 17.41 |
| 90th percentile | 30.63 | 71.35 | 63.85 | 97.13 | 53.55 | 29.53 | 31.19 | 31.04 |
| Employee-plus-one coverage | | | | | | | | |
| Average (mean) | 27.33 | 195.06 | 172.67 | 53.63 | 56.12 | 40.79 | 114.44 | 33.52 |
| 10th percentile | 69.08 | 0.00 | 0.00 | 112.04 | 100.69 | 83.06 | 0.00 | 94.11 |
| 25th percentile | 40.05 | 0.00 | 82.98 | 72.38 | 42.82 | 51.82 | 0.00 | 47.08 |
| 50th percentile (median) | 26.77 | 285.18 * | 136.58 | 83.90 | 48.15 | 43.28 | 108.56 | 33.80 |
| 75th percentile | 29.93 | 264.24 | 220.69 | 81.59 | 95.67 | 37.10 | 155.42 | 32.41 |
| 90th percentile | 81.24 | 936.48 | 694.67 | 180.85 | 170.86 | 73.62 | 228.56 | 84.07 |
| Family coverage | | | | | | | | |
| Average (mean) | 43.60 | 115.77 | 139.21 | 94.16 | 51.63 | 68.38 | 60.11 | 57.12 |
| 10th percentile | 52.52 | 0.00 | 0.00 | 72.49 | 199.60 * | 131.42 | 0.00 | 136.88 |
| 25th percentile | 41.96 | 0.00 | 136.61 | 257.56 | 78.78 | 54.21 | 0.00 | 39.87 |
| 50th percentile (median) | 25.34 | 89.17 | 208.52 | 117.61 | 68.86 | 44.65 | 79.62 | 31.74 |
| 75th percentile | 54.71 | 279.38 | 209.93 | 171.83 | 120.91 | 45.51 | 85.68 | 50.01 |
| 90th percentile | 87.40 | 335.16 | 360.71 | 163.18 | 160.41 | 190.02 | 153.24 | 110.81 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table I.G.3(2009) Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2009

| | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| Single coverage | | | | | | | | |
| Average (mean) | 3,713 | 4,230 | 3,756 | 3,606 | 3,713 | 3,668 | 3,818 | 3,685 |
| 10th percentile | 1,800 | 1,400 | 1,500 | 1,700 | 1,800 | 2,000 | 1,500 | 1,900 |
| 25th percentile | 2,700 | 2,400 | 2,400 | 2,400 | 2,700 | 2,700 | 2,400 | 2,700 |
| 50th percentile (median) | 3,500 | 3,900 | 3,500 | 3,300 | 3,600 | 3,500 | 3,500 | 3,500 |
| 75th percentile | 4,500 | 5,400 | 4,800 | 4,500 | 4,500 | 4,400 | 4,800 | 4,400 |
| 90th percentile | 5,800 | 7,200 | 6,100 | 5,800 | 5,700 | 5,500 | 6,400 | 5,600 |
| Employee-plus-one coverage | | | | | | | | |
| Average (mean) | 6,690 | 7,375 | 6,518 | 5,830 | 6,399 | 6,890 | 6,476 | 6,723 |
| 10th percentile | 3,000 | 2,000 | 2,100 | 2,200 | 2,400 | 3,800 | 2,100 | 3,300 |
| 25th percentile | 4,800 | 4,000 | 3,600 | 3,600 | 4,200 | 5,300 | 3,600 | 5,100 |
| 50th percentile (median) | 6,500 | 6,800 | 5,900 | 5,500 | 6,500 | 6,600 | 5,700 | 6,600 |
| 75th percentile | 8,400 | 10,000 | 8,900 | 7,800 | 8,300 | 8,300 | 8,900 | 8,300 |
| 90th percentile | 10,000 | 13,000 | 12,000 | 9,900 | 10,000 | 10,000 | 12,000 | 10,000 |
| Family coverage | | | | | | | | |
| Average (mean) | 9,553 | 9,054 | 8,133 | 8,206 | 9,160 | 10,084 | 8,411 | 9,765 |
| 10th percentile | 3,800 | 1,900 | 1,900 | 2,400 | 3,400 | 5,500 | 2,000 | 4,400 |
| 25th percentile | 6,900 | 4,800 | 3,800 | 4,600 | 6,100 | 7,900 | 4,200 | 7,300 |
| 50th percentile (median) | 9,600 | 8,600 | 7,500 | 7,900 | 9,000 | 10,000 | 7,900 | 9,800 |
| 75th percentile | 12,000 | 13,000 | 12,000 | 11,000 | 12,000 | 12,000 | 12,000 | 12,000 |
| 90th percentile | 15,000 | 17,000 | 15,000 | 14,000 | 15,000 | 15,000 | 16,000 | 15,000 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.3(2009) Standard error for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2009

| | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| Single coverage | | | | | | | | |
| Average (mean) | 24.71 | 41.87 | 52.25 | 55.60 | 37.52 | 53.99 | 30.14 | 34.74 |
| 10th percentile | 41.05 | 68.00 | 59.65 | 50.82 | 91.30 | 90.28 | 30.82 | 60.91 |
| 25th percentile | 24.91 | 74.53 | 20.86 | 39.46 | 68.96 | 32.38 | 23.01 | 21.22 |
| 50th percentile (median) | 20.31 | 78.50 | 56.75 | 55.66 | 47.11 | 29.73 | 38.12 | 21.93 |
| 75th percentile | 30.34 | 70.79 | 126.95 | 77.38 | 54.82 | 29.51 | 64.09 | 31.33 |
| 90th percentile | 52.65 | 158.39 | 168.43 | 151.78 | 83.57 | 114.10 | 68.50 | 80.69 |
| Employee-plus-one coverage | | | | | | | | |
| Average (mean) | 44.18 | 156.24 | 235.96 | 99.62 | 155.89 | 62.24 | 94.13 | 44.46 |
| 10th percentile | 130.98 | 370.59 | 73.29 | 149.11 | 230.92 | 135.30 | 98.24 | 119.96 |
| 25th percentile | 63.32 | 264.99 | 156.27 | 109.45 | 219.65 | 50.55 | 116.58 | 70.05 |
| 50th percentile (median) | 63.13 | 197.10 | 267.87 | 96.95 | 216.22 | 81.35 | 108.33 | 64.74 |
| 75th percentile | 77.79 | 261.06 | 402.54 | 165.34 | 132.53 | 86.22 | 181.49 | 77.24 |
| 90th percentile | 133.34 | 454.88 | 634.46 | 246.64 | 269.80 | 216.34 | 254.92 | 129.62 |
| Family coverage | | | | | | | | |
| Average (mean) | 47.54 | 96.64 | 140.48 | 234.74 | 204.70 | 72.33 | 142.60 | 52.39 |
| 10th percentile | 130.19 | 259.32 | 250.31 | 202.31 | 227.23 | 241.86 | 120.63 | 197.13 |
| 25th percentile | 95.97 | 173.89 | 259.09 | 265.13 | 201.70 | 90.07 | 203.39 | 84.82 |
| 50th percentile (median) | 61.46 | 229.98 | 252.05 | 222.77 | 138.34 | 68.08 | 169.68 | 46.82 |
| 75th percentile | 70.33 | 158.79 | 333.61 | 353.00 | 271.05 | 114.47 | 197.14 | 70.25 |
| 90th percentile | 120.13 | 271.42 | 330.23 | 329.08 | 598.48 | 135.72 | 211.40 | 118.97 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.